

**AN EVALUATION OF THE BANKSETA CERTIFICATE IN MANAGEMENT
DEVELOPMENT PROGRAMME USING KIRKPATRICK'S FOUR-LEVEL MODEL**

by

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DECLARATION

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I declare that **AN EVALUATION OF THE BANKSETA CERTIFICATE IN MANAGEMENT DEVELOPMENT PROGRAMME USING KIRKPATRICK'S FOUR-LEVEL MODEL** is my own work and that all sources which I have used or quoted have been indicated and acknowledged by means of complete references.

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DATE

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Thank you Jesus for guiding me through this journey. It is only by Your grace that I have come this far. May all honour and glory be ascribed unto You forever and ever.

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ABSTRACT

To date, there has been little, if any, holistic evaluation of one of the BankSETA programmes that bank employees are nominated to attend, the Certificate in Management Development (CMD). The programme began in 2010 with the aim of increasing the pool of skills in entry-level management occupations in the banking and micro-finance sector (BankSETA, 2016). In order to verify whether the CMD programme has achieved the purpose for which it was instituted by the BankSETA, it is important that a programme evaluation be conducted.

The main aim of this study was to undertake a holistic evaluation of the CMD programme to determine students' perceptions, their increase in knowledge, their ability to apply on-the-job learning and the impact of the programme on the organisation. It also aimed to identify any barriers or obstacles and to provide recommendations to the BankSETA.

Kirkpatrick's (1996) four-level model of reaction, learning, behaviour and results was used as the theoretical framework for this study. A convergent parallel design was used to gather and analyse the data. The convergent design allowed the researcher to use quantitative and qualitative data-collection methods simultaneously, prioritising the methods equally and keeping each phase independent during analysis, and to then mix the results during the overall interpretation of the findings.

The findings of this study highlight the importance of programme evaluation and how indispensable this practice is to the success of any programme. Even though positive results were conveyed at every phase of the study, there are certain areas that can be improved upon in order to maximise the outcomes of the CMD programme.

Keywords

Banking, BankSETA, Convergent Parallel Design, Evaluation, Impact, Kirkpatrick's Four-Level Model, Mixed Method, Perception, South African Banking Sector, Training and Development.

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LIST OF ABBREVIATIONS

ABSA	Amalgamated Banks of South Africa
ANOVA	Analysis of Variance
ATM	Automated Teller Machines
BASA	Banking Association South Africa
BMW	<i>Bayerische Motoren Werke</i>
BRICS	Brazil, Russia, India, China and South Africa
CEO	Chief Executive Officer
CMD	Certificate in Management Development
FAIS	Financial Intermediary and Advisory Services Act
FET	Further Education and Training
FICA	Financial Intelligence Centre Act
FIN	Financial Management
FNB	First National Bank
GDP	Gross Domestic Profit
HRD	Human Resource Development
HRM	Human Resource Management
HSBC	Hongkong and Shanghai Banking Corporation
IT	Information Technology
JMP	John Macintosh Programme
KWIC	Key Words In Context
LSAB	London South African Bank
MAL	Management and Leadership
MKTL5	Marketing Management
NQF	National Qualification Framework
NSA	National Skills Authority
PHEI	Private Higher Education Institution
PMO	Project Management Office
PMS	Performance Monitoring Systems
QCTO	Quality Council for Trades and Occupations
ROI	Return on Investment
RSA	Republic of South Africa

SAQA	South African Qualification Authority
SARB	South African Reserve Bank
SAS	Statistical Analysis System
SDA	Skills Development Amendment Act
SDL	Skills Development Levy
SDO	Skills Development Officer
SETA	Sector Education and Training Authorities
T&D	Training and Development
UNISA	University of South Africa

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CHAPTER ONE

SCIENTIFIC BACKGROUND AND CONTEXTUALISATION OF THIS STUDY

1.1 Introduction

The banking sector in South Africa, like in the rest of the world, plays a vital role in the economy of the country (De Serres, Kobayakawa, Slok & Vartia, 2006:32; Ferdous & Razzak, 2012:71; Jeyanthi & William, 2010:82; Masoud & Hardaker, 2012:166; Sandip, Kumar & Mollika, 2015:154; Seetanah, Ramessur & Rojid, 2009:132). Although this sector has become highly computerised, there is still a need for skilled people (Mitchell & Diehland, 2011:372–373; O'Neill, 2011:20; Tholath & Thattil 2016:34).

As Behrnes (2011:12) remarks:

People are the powerhouse of any organisation and recruiting the right people, with the right skill and motivation, and having them in the right position, is critical for ongoing business success and sustainability.

The context of this study is the South African banking sector. The South African banking sector employs nearly 160 000 people and has a customer base of millions of clients (BankSETA, 2014). To be efficient and effective, it is important that the employees in this sector are properly trained on an ongoing basis (Danvila de Valle, Sastre Castillo & Rodriguez-Duarte, 2009:403; de Grip & Smits, 2012:595; Ming Au, Altman & Roussel, 2008:28; Murillo, 2011:439). To achieve this goal, the banking sector in South Africa, as is the case internationally, provides numerous in-house training programmes through external providers, such as consultants, private institutions and universities.

However, to a large extent, the training environment in South Africa is organised within a legal framework provided by the government. The most important legislations governing this environment are the Skills Development Act, No. 97 of 1998, as amended by the Skills Development Amendment Act, No. 37 of 2008 (SDA), and the

Skills Development Levies Act, No. 9 of 1999. The purpose of these Acts is to develop the skills of the South African workforce.

Within the SDA, provision is made for the establishment of a number of Sector Education and Training Authorities (SETAs). These SETAs have a number of functions and one of these functions is to develop a sector skills plan within the framework of the National Skills Development strategy.

In the banking sector, an industry-specific SETA was established, known as the BankSETA. The aim of the BankSETA is to establish learning programmes, identify training providers, and monitor education and training in the sector (Badenhorst-Weiss, Brevis-Landsberg, Cant, du Toit, Erasmus, Kruger, Machado, Marx, Mpofu, Rudansky-Kloppers, Steenkamp, Strydom & Vrba, 2012:342–344).

Against this background, this research attempts to holistically evaluate one of the BankSETA programmes – the Certificate in Management Development (CMD) – in line with Kirkpatrick's (1996) four-level evaluation theory to determine any barriers or obstacles to the programme and to make recommendations to all stakeholders involved on areas of improvement that could assist in refining the delivery of the programme.

1.2 Background to the study

At the time of writing the proposal for this study, the researcher was an employee of a training provider contracted by the BankSETA to run the CMD programme. The researcher was involved with student support and facilitating the smooth delivery of the CMD programme. Through interactions with the BankSETA and other stakeholders, it was apparent that there were some problems with the programme as a whole. The pass rate had decreased from 76.42% in 2010 to 56.55% in 2011 (Training Provider, 2012). It was on this premise that the researcher became intrigued by the reasons for the poor performance and decided to undertake a holistic evaluation of the CMD programme.

Kumpikaité (2007:29) argues that because training and development is costly, it is imperative that programme evaluation is conducted in order to ensure that the course is accountable and that it meets the needs of the participants in a cost-effective manner. Based on this, evaluation plays a decisive role in the overall success of the delivery of a programme. There is very limited literature on the evaluation of training programmes in the South African banking sector, despite the numerous programmes that are offered in this sector. This makes the training cycle incomplete and there are no control measures in place to account for the money spent on these programmes. According to Nel, Van Dyk, Haasbroek, Schultz, Sono and Werner (2005:434), the training cycle will include steps such as defining training needs and job analysis, programme design, presenting training and evaluation training.

Kirkpatrick's four-level model (1996) was used as the theoretical framework, as it allowed the researcher to evaluate every phase of the programme from the students' perceptions to learning, behaviour and finally the result – whether there is a return on investment from the programme or not.

This study is unique because it does not only examine a programme that is run in the banking sector. There are other parties involved, such as the BankSETA who is the sponsor; banks that comprise the 'Big Four' banks (Standard Bank, ABSA, FNB and Nedbank); and smaller banks, like African Bank, Bidvest Bank and Bank of Athens; as well as the students and the training provider. The findings from this research paper will not only inform the stakeholders on the CMD programme how to improve the current programme, they will also provide insight into the design and delivery of future training programmes carried out in the banking sector and other sectors.

1.3 Statement of the research problem

For banks to function efficiently and effectively, they need to train their staff on an ongoing basis (Haynes & Guerra, 2007:27; Isiaka, 2011:215; Nel *et al*, 2005:426). The BankSETA, which is also a partner in this process, oversees a number of these training undertakings. For the training programmes to be effective, they should be regularly evaluated to determine whether they serve the organisation well and whether the trainees see any value in them (Altarawneh, 2009:3; Beets & Goodman, 2012;

Ferdous & Razzak, 2012:63; Galanou & Priporas, 2009:236; Robbins & Coutler, 2005; Nel *et al.*, 2005:438).

The banking industry in South Africa is currently made up of 17 registered banks, three mutual banks, 15 local branches of foreign banks, two cooperative banks and 39 foreign banks with approved local representative offices (SA Reserve Bank [SARB], 2016). The assets of the banking sector increased by 3% to a level of R3.9 trillion between December 2013 and March 2014. Figure 1.1 represents the total assets of all banks in South Africa. A figure of R3.9 trillion is a large amount; it is therefore vital that these assets are managed effectively. It is for this reason that this study is so important: it evaluates the CMD training programme to ensure that the right skills are developed to equip the staff in managing these funds.

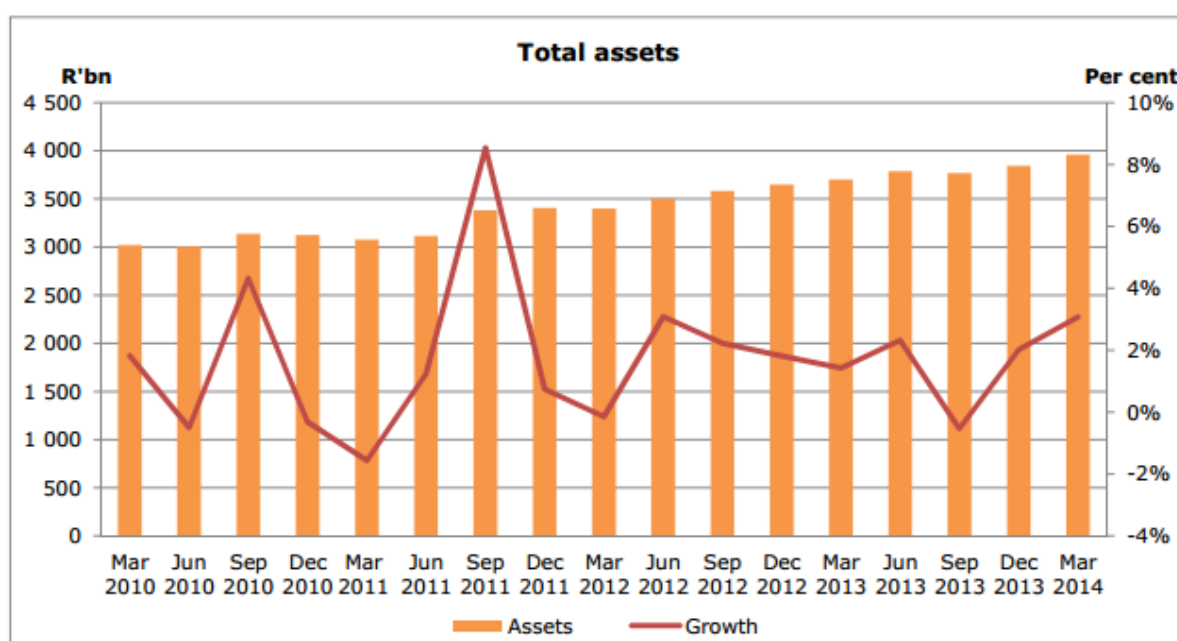


Figure 1.1: Total banking sector assets

Source: SARB (2014)

An overview of the employment profile in the South African banking sector is important to provide context to the research problem. Figure 1.2 provides the employment profiles of the banking sector. The four major banks represent the bulk of this amount:

about 85% of the total employees. These numbers indicate a large amount of employees who need to be trained to remain relevant in the sector. The CMD programme is therefore aimed at addressing this need in the banking sector.

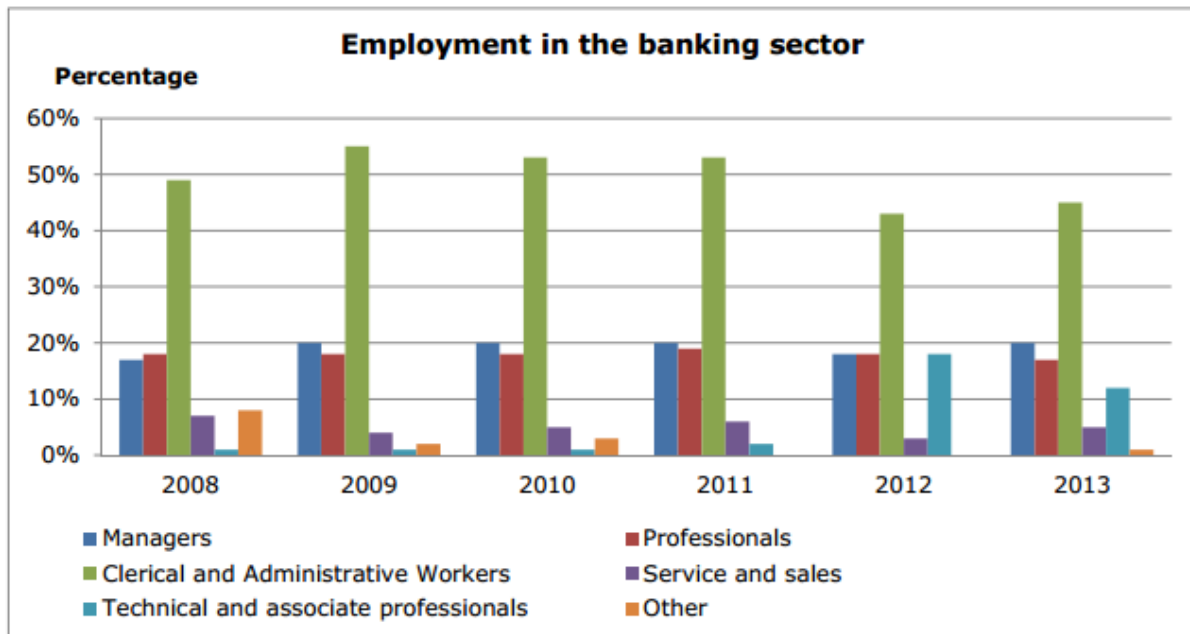


Figure 1.2: Employment in the banking sector

Source: BASA (2014:7)

The training programmes that fall under the watchful eye of the BankSETA are indicated in Table 1.1 below.

Table 1.1: BankSETA programmes 2016

No.	Offerings
1	Career Awareness Workshops
2	Letsema Learnership
3	Kuyasa Learnership
4	Virtual Bank Work-Readiness
5	Certificate in Management Development (CMD)
6	Masters and Executive Short Courses
7	International Executive Development Programme
8	Doctoral and Post-Doctoral Funding
9	SME Training
10	Work-Integrated Learning

Source: BankSETA (2012)

According to Erasmus, Loedolff, Mda and Nel (2013:248–249), programme evaluation is important not only to determine whether the money invested in the programme was well spent, but also to ensure that the students benefitted from the training. These authors argue that programme evaluation completes the training cycle and serves four general purposes: proving that something has happened as a result of the training; improving future programmes; learning that recognises the importance of evaluation; and controlling, which implies checking and confirming that learning is being delivered.

To date, there has been little, if any, holistic evaluation of one of the BankSETA programmes which the bank employees are nominated to attend, the Certificate in Management Development (CMD) programme. The programme began in 2010 with the aim of increasing the pool of skills in entry-level management occupations in the banking and micro-finance sector (BankSETA, 2016). In order to verify whether the CMD programme has achieved the purpose for which it was instituted by the BankSETA, it is important that an evaluation of the programme be conducted through the use of a mixed-method approach. Kirkpatrick's (1996) four-level theory will be used to complete the training cycle and to make recommendations to all stakeholders

involved in the programme. This approach is in line with the control measure identified by Erasmus *et al.* (2013:249).

1.4 Research objectives

The principal research objective of this study was to undertake a holistic investigation of the CMD programme to determine students' perceptions, their increase in knowledge, their ability to apply on-the-job learning and the impact of the programme on the organisation.

The secondary research objectives for this study were as follows:

- a) To identify any barriers/obstacles in respect of the present programme
- b) To provide trustworthy and credible information to the BankSETA to assist them in the development of strategies with a view to improving the CMD programme.

1.5 Literature review

For training to add value to both the organisation and the trainee, it is essential that the organisation links the training to their goals, objectives and business strategies. This process is known as strategic training (Anvari, Amin & Seliman, 2010:145; Grobler, Wärnich, Carrell, Elbert & Hatfield, 2006:343–344; Meshran & Palo, 2009:14; Nel *et al.*, 2005:431; Noe, Hollenbeck, Gerhart & Wright, 2010:275; Ponzo & Zarone, 2012:168). Brown (2010:38) defines strategic training as the process of making learning accountable for equipping employees with skills and behaviours that contribute to achieving the organisation's objectives. Anvari *et al.* (2010:145) state that strategic training is an important factor in reducing staff turnover and improving organisational performance. Strategic training will therefore be of benefit to both the organisation and the employee.

The idea of the learning organisation in promoting learning in an organisation is another contributor to the success of training programmes and organisational

effectiveness. Hunter-Johnson and Closson (2012:178) define the learning organisation as a convenient way to conceptualise the learning practices and organisational culture elements that support continuous learning. Employees in this type of organisation are likely to cultivate a culture of lifelong learning, allowing them to continually gain and share knowledge (Barret, 2012:65; Grobler *et al.*, 2006:372; Hunter, 2012:254; Jucevičienė & Leonavičienė, 2007:574; Melhem, 2011:37–38; Noe *et al.*, 2010:22). Cordivari (2012:63) argues that a learning culture has a positive impact on the performance and attitude of the people engaged. In order for the workforce to remain competitive and flexible, learning should either be formal or informal (Skennar, 2009:38).

A major factor that has been identified as a possible cause of poor trainee performance on training programmes is the lack of a proper training needs assessment (Grobler *et al.*, 2006:344–345; Khan & Rehman, 2012:16; Qayyum, Sharif, Ahmed, Swanepoel, Erasmus & Schenk, 2008:449). Ferdous and Razzak (2012:64) argue that in order for a training programme to be successful, a training needs analysis has to be conducted prior to the design, development and commencement of the programme. These authors emphasise the need to guarantee that the training effort is targeted and relevant to the business objectives.

A further factor is the attitude of the employees on a training programme. According to Nukandrou, Brinia and Bereri (2009:261), the attitude that employees have when they begin a training programme will determine their engagement and participation on the programme. In a study conducted by these authors, trainees stressed that their motivation to participate on a training programme was due to their current position, as well as their personal needs. The majority of trainees in this study emphasised personal needs as their motivation to participate in training programmes. The fact that trainees themselves proposed and designed training according to their needs was a strong motivation to participate actively in the training (Banfield & Kay, 2008:243; Elkin, Zhang & Cone, 2011:355).

Another aspect of relevance to this study is that of adult learners. Most adult learners are more likely to have careers and families and may therefore be faced with the difficulty of having to manage different priorities (Adolphus [Sa]). Juggling different

responsibilities may affect their success on training programmes (Kang & Sandhu, 2011:334; Pocock & Skinner, 2012:50; Swanberg, 2005:155).

Competent human resources is one of the reasons that organisations exist. Through well-trained staff, the organisation can achieve its goals and objectives (Karthik, 2013:54). This supports the importance for training and development in any organisation. Training and development may safeguard productivity, as well as support it, insulating firms from skills shortages by preparing employees for current and future jobs (Kumpikaité, 2007:30). In order to ensure that a training programme has been successful and accomplished the purpose for which it was developed, an evaluation needs to be conducted. Without an evaluation, it is difficult to demonstrate that training was the reason for any improvement(s).

Kirkpatrick (1996) developed a four-level model to investigate post-instructional evaluation. This type of evaluation is conducted after the training intervention has been delivered. His model has remained highly prominent in the evaluation of training programmes (Erasmus *et al.*, 2013:254) and was used in this study to evaluate the CMD programme. Table 1.2 lists the different levels of the model, in ascending order.

Table 1.2: Levels of the Kirkpatrick model

Level		Response
One	Reaction	<p>The response of the trainees to the content and methods of the programme is elicited by means of a feedback sheet.</p> <p>Did the participants find the course beneficial? To what extent do they feel that it will help them improve their job performance?</p>
Two	Learning	<p>The actual learning of the trainees is measured.</p> <p>What knowledge was learnt? What skills were developed? What attitudes were changed? How much knowledge or skill change resulted from the course? How did the participants achieve the learning outcomes of the course?</p>
Three	Transfer (or behaviour)	<p>The effect of the training programme on the behaviour of trainees in the workplace is measured.</p> <p>What changes in job behaviour resulted from the training? To what extent are workers applying what they learnt in a way that is measureable and observable?</p>
Four	Results	<p>The impact of the training programme on the performance of the employee is examined.</p> <p>Can changes of job results be attributed to the training? How much more productive are trained workers than untrained workers? What difference in productivity levels stems from the training? Have levels of waste been reduced? Has there been an improved throughput?</p>

Source: Erasmus et al. (2013:252)

This study will therefore assist the BankSETA, the banks and the training provider to understand the prevailing issues common to the CMD programme and identify ways to address these issues.

1.6 Scope and significance of the study

This study entails a holistic evaluation of the CMD programme with the aim of making recommendations to the BankSETA on how the programme can be improved. The scope of this study is confined to the context of the BankSETA CMD programme and generalisation cannot be made to other training programmes offered by the BankSETA. A mixed-method approach was used to answer the research objectives.

Kirkpatrick's (1996) four-level model was used as the theoretical framework and measurement took place on four levels. Students completed questionnaires to test their reactions to the programme. Test scores were used to measure whether learning took place and semi-structured interviews were conducted with employer representatives and BankSETA staff members to test Levels Three and Four of the model, which address behaviour and results respectively. Based on the results of the study, recommendations were offered to the BankSETA on how best to address any identified problems.

1.7 Assumptions

There were two key assumptions made in this study. It was assumed that the respondents and the interviewees would give honest answers to the research questions and freely share their experiences at each phase of the study. It was also assumed that the data would be recorded precisely, and that a rational conclusion would be drawn from the findings.

The epistemology approach used in Levels One and Two of the study was the positivist world view, as it entails elements of both an inductive and a deductive approach to research. With this methodology, science can presumably be conducted in an objective manner. Knowledge is arrived at through the collection of facts, which offers the foundation of universal propositions (Bryman, Bell, Hirshsohn, Dos Santos, Du Toit, Masenge, Vann Aardt & Wagner, 2014:12). At Levels Three and Four, an alternative ontological position, constructivist world view, was used to affirm that social phenomena and their implications are being produced repeatedly by social players through social interactions in a subjective manner (Bryman, *et al.*, 2014:17). A mixed-

method approach, incorporating both positivist measuring and constructivist interpretations, is useful for quantification, as well as incorporating interpretivist concerns around subjectivity and meaning. Pragmatism has been considered the principal philosophical foundation for mixed-method research (Creswell, Ebersöhn, Eloff, Ferreira, Ivankova, Jansen, Nieuwenhuis, Pietersen & Plano Clark, 2016:59, 315).

1.8 Research methodology

A convergent parallel research design was adopted in this study. The complex nature of this study warranted the use of a mixed-method research design. Using Kirkpatrick's (1996) four-level model as the theoretical framework, the use of both qualitative and quantitative methods enabled the researcher to address the research objective at different phases of the study.

Phase One: Quantitative method

Step One: Questionnaires were administered to all the students currently registered on the CMD programme. These questionnaires aimed to collect data to measure Level One of Kirkpatrick's model (Reaction).

Step Two: Test scores of all the students currently registered on the programme were obtained from the training provider's database to measure whether learning took place. This is in line with Level Two of Kirkpatrick's model.

Phase Two: Qualitative method

Step Three: Semi-structured interviews were conducted with skills development officers from participating banks to measure whether the behaviour of the students changed as a result of the CMD programme.

Step Four: Semi-structured interviews were conducted with BankSETA employees to measure results – that is, the impact of the CMD programme on the organisation.

A convergent parallel design was used for this study. The convergent design allowed the researcher to use quantitative and qualitative data-collection methods simultaneously, prioritising the methods equally and keeping each phase independent during analysis, and to then mix the results during the overall interpretation of the findings (Creswell & Plano Clark, 2011:71).

The quantitative research method used was in the form of questionnaires and test scores, while the qualitative research method entailed the use of semi-structured interviews. The rationale for this approach is its suitability in answering the research objective. Triangulation was used to obtain a comprehensive understanding of the research objective and to validate the research findings within the study (Saunders, Lewis & Thornhill, 2009:154). This technique allowed the researcher to explore many facets of the research objective and to examine the extent to which conclusions based on qualitative sources were reinforced by a quantitative viewpoint and vice versa (Creswell *et al.*, 2016:42).

Lastly, the interpretation and reporting of the data collected from the mixed-method design occurred in two phases – quantitative results and qualitative findings. The findings from the qualitative and the quantitative method will be presented within the same report; however, they appear in different sections.

1.9 Ethical considerations

Creswell *et al.* (2016:44) advise that obtaining a letter of consent is important, as it protects the identities of participants. In an attempt to meet the requirement of obtaining informed consent and ensuring that participation was voluntary, the researcher drafted a covering letter to each respondent at both phases of the study, requesting their consent and informing them that they could exit the study at any point. The letter also reassured the respondent that their identity would be kept anonymous and that the information would be stored in a safe and secure place.

1.10 Limitations

The most significant limitation related to this study was the issue of subjectivity and potential bias regarding the researcher's participation in the study. The researcher is currently employed at the training provider that delivers the CMD programme. A related limitation was that interviewees may have difficulty adjusting to the researcher taking on the role of interviewer. On account of the familiarity between the researcher and some of the interviewees, their responses may have been influenced or affected. They may have been guarded and less candid, offering responses that they perceived the researcher might be seeking or that might be helpful to them. The researcher took steps to mitigate these limitations as much as possible.

1.11 Outline of the study

This study will consist of six chapters, as outlined below.

Chapter One: Scientific background and contextualisation of this study

This section of the dissertation includes an introduction to the study; background to the study; statement of the research problem and aim of the research; scope of the study; and research methodology. This chapter also outlines the main topics to be discussed in the remainder of the study.

Chapter Two: An overview of the banking sector in South Africa

This chapter examines the history of the banking sector in South Africa, the role players, turnover, staff numbers, banking laws that regulate the industry, share of the markets, growth plans and future development.

Chapter Three: A theoretical overview of human resource development

This chapter provides a theoretical overview of training and development as an activity, specifically in the banking sector in South Africa. The chapter further examines developing programmes, delivery methods, stakeholders and evaluation processes.

Chapter Four: Research design and methodology

This chapter provides details of the empirical research. It discusses the research methodology and includes issues such as the design and administration of the data-collection methods, population and sampling, and the collection of data.

Chapter Five: Quantitative results

This chapter focuses on the discussion, presentation and interpretation of the data collected from Phase One of the study. An analysis of the quantitative results that emerged from this study were also compared to the findings from the literature review in Chapters Two and Three.

Chapter Six: Qualitative findings

Chapter Six focuses on the discussion, presentation and interpretation of the data collected from Phase Two of the study. An analysis of the qualitative findings that emerged from this study were also compared to the results in Chapter Five.

Chapter Seven: Discussion, recommendations, limitations and conclusion

Chapter Seven discusses the analysis that was conducted in Chapters Five and Six. It presents recommendations related to the findings from the data collected and provides a conclusion. This chapter also elaborates on the limitations of the study and provides direction for future research.

1.12 Summary

This chapter has provided a background to the study, which justifies the researcher's motivation to conduct such a study. A brief literature review, the problem statement, research objectives and methodology were all discussed, as well as the limitations of the study. This chapter included an outline of the remaining chapters. The following two chapters will investigate the current literature that exists on the banking sector in South Africa and the relevance of training and development in the industry.

CHAPTER TWO

AN OVERVIEW OF THE BANKING SECTOR IN SOUTH AFRICA

2.1 Introduction

The banking sector of any country is the core of its financial system (Masoud & Hardaker, 2012:166). The South African banking sector is well developed and sophisticated, comparing favourably to those of industrialised countries (BASA, 2013:1). The sector is also well regulated, which protects domestic banks from any contagion as a result of financial instability (BASA, 2011:9).

The purpose of this chapter is to provide an overview of the banking sector in South Africa and to provide context for the research. The history of the sector, role players, turnover, staff numbers, banking laws that regulate the industry, share of the markets, growth plans and future developments in the sector will be examined. With the continuous development of the South African banking sector, an understanding of the industry is crucial in identifying the training needs of the employee, with the aim of attracting, retaining and motivating talent. This chapter will put into perspective the role of the CMD programme in the sector and the importance of ensuring that the programme is run effectively.

2.2 The history of the banking sector in South Africa

The first modern bank to be established in South Africa was the Lombard Bank (or Bank van Leening) in Cape Town, which opened its doors in April 1793 (Mbuya, 2008: 265; SARB, 2012). The bank was founded by two visiting commissioners of the Dutch East India Company. By 1808, the Lombard Discount Bank was founded, with the Lombard Bank acting as the government bank (Mbuya, 2008:265). Thereafter, in 1836, the Cape of Good Hope Bank (now part of the Nedcor Group) was established as the first commercial bank in South Africa. Further developments in the banking sector took place with the establishment of the Eastern Province Bank in 1838 in Port Elizabeth. The development was a direct result of the introduction of sheep farming in the Eastern Cape by the Settlers who arrived in 1820. By the middle of the 1800s, both the Western Cape and the Eastern Cape were dotted with small unitary banks (Jones,

2009:97). By 1861, the British started playing a role in the banking sector, with the establishment of the London South African Bank (LSAB) and the Standard Bank of British South Africa (SB) in 1862 (Singleton & Verhoef, 2010:540–542). By 1877, a number of new developments took place in the banking industry, including the takeover of the LSAB by the SB. The amalgamation of these two banks led to the creation of the Standard Bank of South Africa Limited.

As a result of concerns raised by the local banks after World War One (1914–1918), the creation of a central bank for South Africa, known as the South African Reserve Bank (SARB), was realised in 1921. The mandate of the SARB is to achieve and maintain price stability in the interest of balanced and sustainable economic growth in South Africa (South Africa Year Book: 2010/2011). The SARB is, among other things, the primary monetary authority and custodian of the country's gold and foreign-exchange reserves (Akinboade & Makina, 2006:106–107; Kumbirai & Webb, 2010:33).

Over the years, the banking sector grew with the establishment of banks such as the Barclays National Bank Ltd (1926); Volkskas (1934); the South African Bank of Athens Limited (1947); the French Bank of Southern Africa Limited (1949); the Trust Bank of Africa Limited (1954); the First National City Bank of New York (South Africa) Limited (1958), which was later changed to Citibank N.A. Limited; and the Bank of Lisbon South Africa Limited (1965). These commercial banks had a widespread branch network in the country (Mbuya, 2008:141, 266). The banking industry underwent reorganisation in the 1970/1980s due to a disinvestment campaign against South Africa because of its Apartheid policies. As a result, the Barclays National Bank Limited was forced to sell its shares in the bank and by 1987 was renamed the First National Bank, a wholly South African-owned and controlled entity. By 1991, four of the country's leading financial institutions (Allie Bank, United Bank, Volkskas, and Sage Bank) merged to create the largest group in the country, Amalgamated Banks of South Africa (ABSA).

Presently, with more than 100 years of banking history, South Africa has 17 registered banks, three mutual banks, one co-operative bank, 14 local branches of foreign banks and 41 foreign banks (see Appendix One). Of these banks, there are four major

players in this industry, namely Standard Bank, Absa Bank, Nedbank and First National Bank. The reserves of these banks is provided in Table 2.1.

Table 2.1: Big Four Bank Group

Big Four Banks	World Banking * <i>The Banker</i> , July 2008		Home Country Ranking* Tier 1	Background comments**
	Tier 1	Assets		
ABSA Bank 34 000 employees www.absa.co.za	Foreign-owned		3	ABSA is a subsidiary of Barclays Bank PLC, which holds a stake of 58.6% in the Group. ABSA's business is conducted primarily in South Africa, but also has equity holdings in banks in Mozambique, Angola and Tanzania. At 31 December 2008, the Group had 683 million shares in issue and a market capitalisation of R73.6 billion. The group has assets of R773.8 billion, 1 192 points of presence, 10.7 million customers (excluding African entities) and 9 104 automated teller machines.

Big Four Banks	World Banking * <i>The Banker</i> , July 2008		Home Country Ranking* Tier 1	Background comments**
	Tier 1	Assets		
FirstRand Bank 31 000 employees www.firstrand.co.za	144 164		2	FirstRand Bank was created in 1998 through the merger of the financial service interests of Anglo American Corporation and RMB Holdings. The major companies involved at the time were the listed entities, First National Bank Holdings of Southern Africa Limited and Southern Life Association Limited, which were controlled by AAC and Momentum Life Assurers Limited, the holding company of Discovery Health and Rand Merchant Bank (which were controlled by RMBH). FirstRand has a retail franchise footprint of 680 branches and 4 185 automated teller machines.

Big Four Banks	World Banking * <i>The Banker</i> , July 2008		Home Country Ranking* Tier 1	Background comments**
	Tier 1	Assets		
Nedbank Group Ltd. 27 000 employees www.nedbankgroup.co.za	169 169		4	Nedbank Group Limited is a bank holding company that operates through its principal banking subsidiaries, Nedbank Limited and Imperial Bank Limited, in which it has a 50.1% interest. Nedbank Group focuses on southern Africa. Nedbank Group's headquarters are in Sandton and there are operational centres in Durban and Cape Town. Principal services offered by the Group comprise business, corporate and retail banking, property finance, investment banking, private banking, foreign exchange and securities trading. Nedbank Group also generates income from private equity,

Big Four Banks	World Banking * <i>The Banker</i> , July 2008		Home Country Ranking* Tier 1	Background comments**
	Tier 1	Assets		
				credit-card issuing and processing services, custodial services, unit trust administration, asset management services and bank assurance.
The Standard Bank of South Africa 30 000 employees www.standardbank.co.za	106 92		1	Standard Bank Group offers a range of banking and related financial services. The Group has a representation that spans 17 African countries and 19 countries outside of Africa, with an emerging market focus. Standard Bank has 681 branches in South Africa and 332 in the rest of Africa. The Group had total assets of over R1 509 billion (approximately \$162 billion) at 31 December 2008 and employed more than 50 000 (including Liberty)

Big Four Banks	World Banking * <i>The Banker</i> , July 2008		Home Country Ranking* Tier 1	Background comments**
	Tier 1	Assets		
				people worldwide. Standard Bank's market capitalisation at 31 December 2008 was R127 billion (approximately \$14 billion).

Source: Price Waterhouse Coopers (2009)

The banking sector in South Africa is one of the biggest contributors to the economy. The sector contributes about 10.5% to the gross domestic product (GDP) with assets to the value of R6 trillion. Taxes amount to about 15% of GDP, while employment represents about 4% of the economy. The banking sector assets represent just over 50% of total financial services sector assets (BASA, 2011).

Shareholding by foreigners in the sector by the end of December 2010 represented about 43% of total nominal banking shares in issue, while domestic and minority (those with a shareholding of less than 1%) represented about 27% and 30% respectively. The large portion of foreign shareholding can be mainly attributed to the large stake that Barclays Plc. has in ABSA (BASA, 2011:7). The four major banks (ABSA, FirstRand, Nedbank and Standard Bank) represent about 80% of the total bank assets (see Figure 2.1). As per Figure 2.1, Standard Bank is the largest bank with over 25% of the market share, followed by ABSA with over 20%. FirstRand and Nedbank had a market share of 20% and 17% respectively by mid-2010 (BASA, 2014:3). The assets of the banking sector improved to a level of R3.4 trillion after moderate increases between December 2008 and June 2011. There was a 9% increase in the total value of assets during the quarter ended September 2011. Domestic funding from the public

remains the main source of funding for the banking sector and has grown steadily in the past ten years (Mboweni, 2004:2).

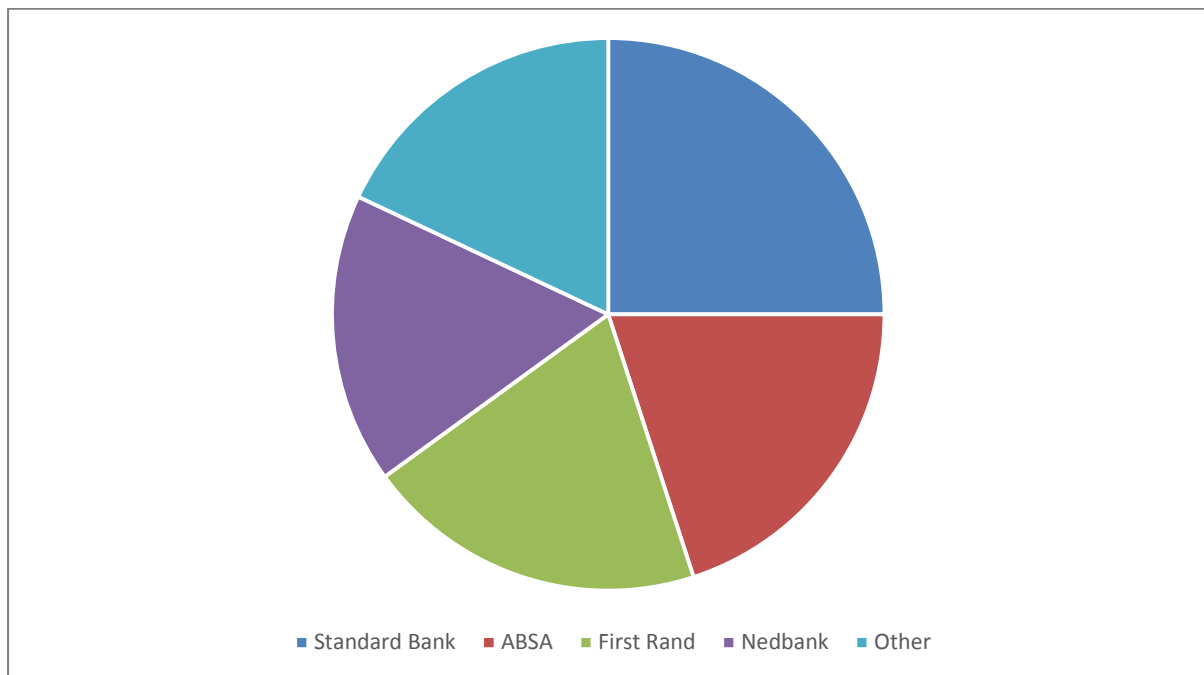


Figure 2.1: Banks' market share (2014)

Source: BASA (2014:3)

The banking sector in South Africa employs over 160 000 people, mostly in administrative and clerical capacities (BASA, 2014:7). The four major banks represent 85% of this amount. Table 2.3 portrays the employment figures of some of the banks operating in the sector (BASA, 2014:7). Based on these figures, the banking sector is seen as a major contributor to the fight against unemployment in South Africa. According to the Labour Force Survey (second quarter of 2012), the financial services industry was the third largest employer in South Africa, representing about 13% of total employment within the country.

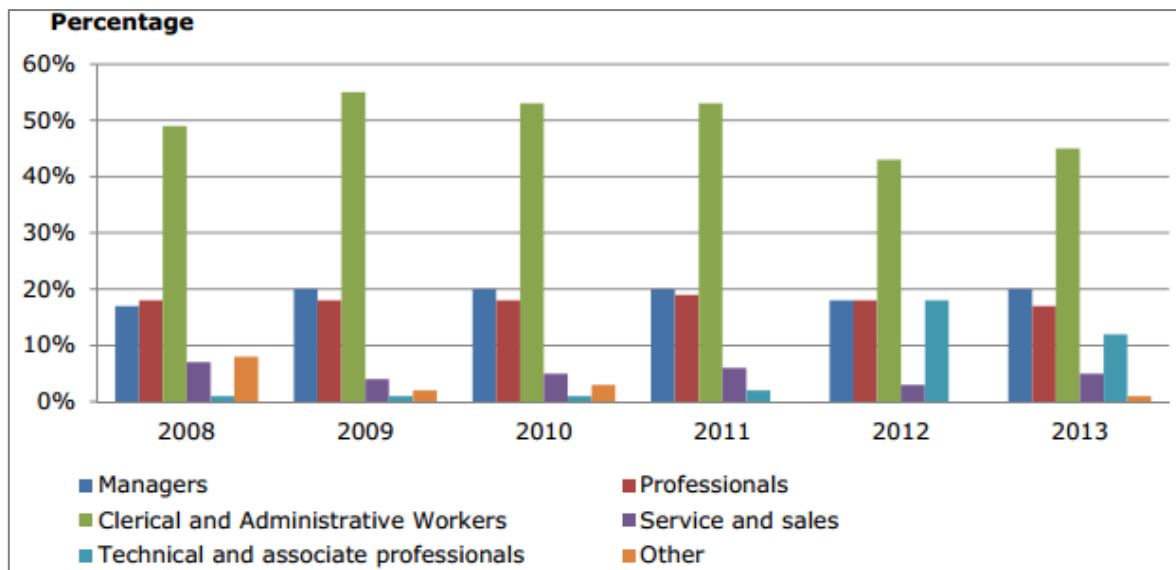


Figure 2.2: Employment in the banking sector (2014)

Source: BASA (2014:7)

2.3 Banking laws that regulate the industry

With the banking sector growing rapidly since the 1800s, it became apparent that some form of regulation was needed to protect both the clients and the banking sector itself within South Africa. The first comprehensive banking legislation was enacted in 1942 with the Banks Act, No. 38 of 1942. The Act allowed for free entry of banks into the sector, though approval was required to hold interest-free reserves and cash deposits with the SARB, and to maintain certain liquid asset ratios (SARB). This Act distinguishes between the commercial banks, people's banks, loan banks and deposit-receiving institutions. For example, the Act restricted the people and loan banks to lending a maximum amount of 100 pounds to any one person, while the maximum these banks could owe to any person was limited to 4 000 pounds (Mbuya, 2008:269; Verhoef, 2009:163). On account of the money creation of the commercial banks, they faced more stringent reserves and other asset requirements than building societies or non-commercial banks, and this caused growing resentment (Singleton & Verhoef, 2010:543).

Subsequent to the 1942 Banks Act, the Banks Act of 1965 was established and this Act focused on the following key points:

- a) Firstly, capital and other prudential reserve requirements were defined in terms of the deposit of the banks, not their assets.
- b) The restriction formulated in terms of asset requirements was deliberately set to restrict the banks' operational decisions. The Act allowed the SARB to impose price and quantity controls on banks directly.

These were both implemented to control the rising inflation experienced at the time, with the belief that the existing bank regulations would not be sufficient to reduce the creation of excessive liquidity in the later part of the 1960s (Gilbert, Calitz & Du Plessis, 2009:56). The Act subjected all classes of banking institutions (except discount houses) to the same financial requirements. Furthermore, a new classification of banking institution was introduced, namely commercial, saving, hire purchase, and general banks, based on the relative importance of the banking business conducted. The Act defined a commercial bank as “a person who carries on a business of which a substantial part consists of the acceptance of deposits of money withdrawals by cheque” (Mbuya, 2008:264), while a general bank was defined as “a person who carries on the business of accepting deposits but does not include a commercial bank or a merchant bank” (Mbuya, 2008:143–268).

The rapid development and diversification of the services offered by the banks during the 1970s made it almost impossible for them to maintain the different classifications set by the Act. This led to the Financial Institutions Amendment Act, No. 103 of 1979 wherein banks were reclassified into two main categories, namely commercial banks and general banks. The Financial Institutions Amendment Act, No. 106 of 1985, annulled the distinction between commercial banks, general banks and all other banks.

In 1996, the De Swardt Committee recommended the passing of the 1990 Banks Act (Gilbert *et al.*, 2009:60). This Act encouraged the principle of risk management as a basis for prudential regulations and general supervision of banks. Key aspects of the

new Banks Act were, firstly, the creation of the Office of the Registrar of Banks, most commonly known as the Banking Supervision Department, housed within the SARB. Secondly, a more modern approach to supervision that focused on risk management was introduced. Other requirements of the Act focused on licensing, permissible business activities, disclosure requirements and minimum capital and reserve requirements (Gilbert *et al.*, 2009:60).

As recommended by the De Kock Commission, the Banks Act, No. 94 of 1990 removed the distinction between various types of deposit-taking institutions and adopted a functional approach, as opposed to an institutional approach, of the 1979 Banks Act, aligning itself with international opinions. The Post Office Saving Bank was included in the jurisdiction of the Act. While the 1965 Banks Act focused on a monetary policy in general and the banking institution in particular, the 1990 Banks Act recommended a move towards market-orientated regulations. The more welcome 1990 Banks Act enabled the bank registrar to maintain the stability of the banking sector in South Africa (Gilbert *et al.*, 2009:62).

After deregulation in 1995, South African banks expanded into foreign markets. Their motives were typical of banks from other neighbouring countries who wanted to exploit distinctive skills and knowledge, were on the search for cheaper sources of capital, and were interested in the need to offer services to South African companies and citizens abroad (Mbuya, 2008:143–144).

At present, the South African banking sector is heavily regulated by the following legislation:

- a) The Banks Act
- b) The National Payment System Act
- c) The Financial Intelligence Centre Act (FICA)
- d) The Financial Intermediary and Advisory Services Act (FAIS)
- e) The National Credit Act
- f) The Home Loan and Mortgage Disclosure Act
- g) The Competition Act.

In conclusion, the purpose of these regulations was to achieve a sound, efficient banking system in the interests of the depositors of banks and the economy as a whole. Training and development became imperative in ensuring that bank staff complied with these regulations.

2.4 Transformation in the South African banking sector

Information Technology (IT) has turned the world into a global village. Companies are using IT to improve organisational performance. The new information and communication technologies have redefined the way modern societies conduct business. This use has grown at an astonishing rate over the past three decades. Globally, the financial sector is a major user and investor in the use of IT (Shaukat & Zafarullah, 2010:239). Recent developments in the field of computer equipment and technology have made electronic banking absolutely essential in the South African banking industry. This sector was one of the first to incorporate electronics in its operations through check handling, bookkeeping handling and Automated Teller Machines (ATMs).

South Africa was introduced to the era of electronic banking in 1981 with the introduction of the first ATM (Mbuya, 2008:336). The ATM machine makes use of a plastic magnetic strip card that allows customers to transact. Almost all banks in South Africa offer their customers 24-hour banking services through ATMs. The services that are available at ATMs include cash withdrawals, cash deposits, mini statements, inter-account transactions, account balances, prepaid services and electronic account payments. The use of the ATM was one of the greatest achievements of online and real-time automation by commercial banks. In order to cater for constantly changing customers' needs and to remain competitive in the industry, other electronic banking services offered by the banks include Internet banking, cellphone banking, Beltel and M-PESA (Mbuya, 2008:337).

One of the most convenient but also accessible technology tools is the cellphone. Shambare (2011:3) posits that the big four banks (ABSA, FNB, Nedbank and Standard Bank) in South Africa all provide cellphone banking, with an estimated 1.29 million South Africans using this technology to manage their accounts (as of 2009). Figure

2.3 illustrates cellphone banking penetration growth among the different races in South Africa from 2006 – 2009. There was an increase in the use of cellphone banking from 17% in 2007 to 28% in 2009 among all groups, except the Coloured group. Black penetration doubled between 2008 and 2009. In August 2010, Nedbank and Vodacom combined forces to create the M-PESA mobile money service. M-PESA is a fast, safe and easy way to transfer money from person to person using a cellphone. One of its advantages is that it does not require the user to have a bank account and thus provides access to the unbanked. This has been regarded as a great achievement in the services offered by the banking sector through the use of cellphones (Lonie & Wagener, 2012:334).

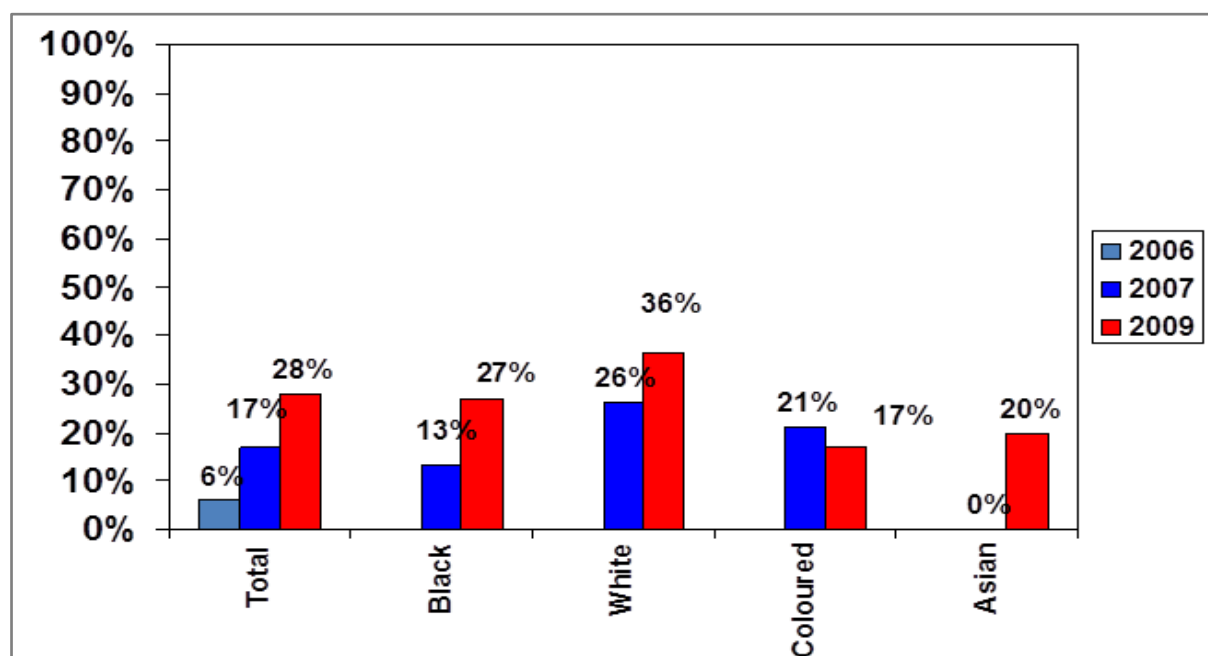


Figure 2.3: Cellphone banking penetration growth

Source: Mobility (2009)

Internet banking, previously known as 'home banking', refers to the use of a computer, laptop, tablet or iPad that uses mobile data to access one's account (Mbuya, 2008: 336). Based on Figure 2.4 below, it is perceived that nearly three in four cellphone owners have a bank account. However, only 16.5% of bankers use Internet banking, which is less than 12% of total cellphone owners.

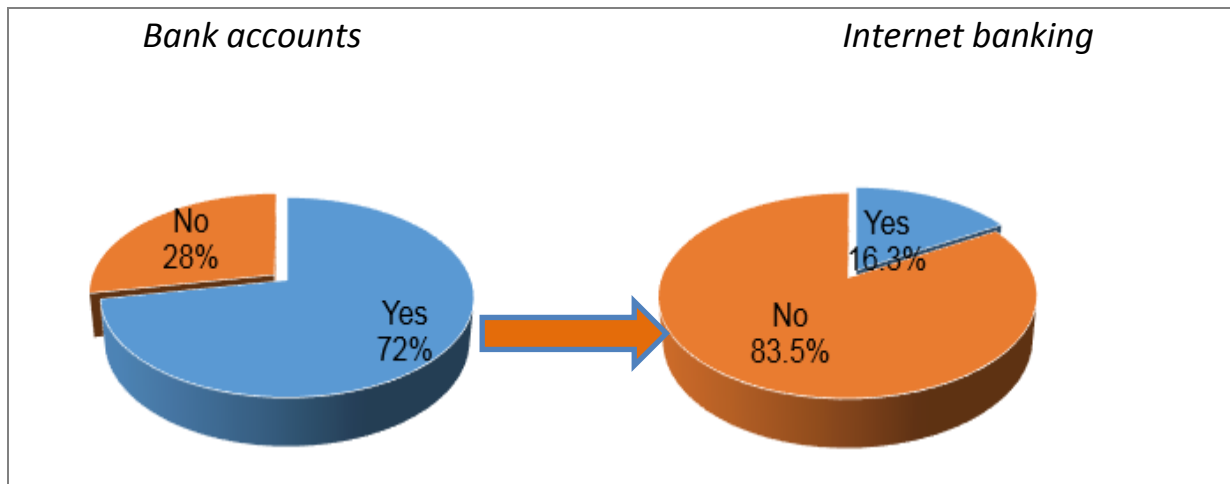


Figure 2.4: Internet banking

Source: Mobility (2009)

Traditional or additive banking has been a critical strategy for banking globally and South Africa is no different. It requires banks to find more effective ways to reach current customer segments and to offer these customers more choice in terms of convenience. Traditional banking is focused on selling and servicing typical banking products, such as current loans and saving accounts, and providing ways of transacting and viewing information on those accounts through physical infrastructure, such as branches and ATMs, or a vital service-offering on the Internet or a cellphone.

Transformational banking, on the other hand, is about extending banking services to customers, who typically cannot be reached in a profitable manner, via a traditional service and distribution model. Transformational banking is a term used in the banking industry to define ways in which the bank provides banking services using a cellphone in such a way that unbanked people are targeted (Porteous, 2007:6). The transformation needs to take place across the whole organisation and must be driven by top management (Lonie & Wagener, 2012:340). The rapid expansion of financial services and new technological advances in delivering those services, together with the regulatory environment in which the banks must operate, suggests that the people who work in banks must have the competencies required to do so. The next section of this chapter will address these competencies.

2.5 Growth plans and future developments

The South African banking sector boasts a relatively sound, efficient and profitable sector, a result of the sound regulatory framework that is largely aligned with international standards and was able to survive the global financial crisis of 2008 relatively unharmed (Mlambo & Ncube, 2011:5). The South African banking sector has always been highly concentrated and regulated (Verhoef, 2009:196–197). After the deregulation of the central bank operations in the mid-1980s, the formation of new but equally dominant bank groups emerged. The dominance of all the large banks tends to decrease competition between them, compelling the South African authorities to ensure that the ongoing reforms result in greater competition and welfare gains for the economy. On account of the dominance of the large banks in the South African market, there is a tendency for these banks to look for new markets abroad.

South African banks are investigating growth opportunities abroad. One of the banks that is particularly assertive in this regard is Standard Bank. According to Tshabalala (2013), one of the CEOs of the Standard Bank Group has the largest market share in Africa, operating in 18 African countries (including South Africa) and is looking to set up representative offices in Ethiopia and Côte d'Ivoire. As of 2013, Standard Bank's rest-of-Africa network accounted for 36% of its corporate and investment revenue and 18% of personal and business banking.

Other growth strategies adopted by the four major banks has been close co-operation with the insurance sector, and associations between major banks and insurance companies. For example, the ABSA Group is allied with South Africa's second largest insurance company group, Sanlam; and Standard Bank officially formalised its affiliation with Liberty, the third largest insurer in the country, through the creation of Stanlib (EIU, 2007:55). Over the past few years, conventional South African banks, like Absa and WesBank, began to introduce services to meet the rising demand among Muslim clients. Muslims are prohibited from engaging in interest (*riba*)-related economic activities. These banks offer services including home loans, car purchases and business investments. Muslim borrowers and investors have become more knowledgeable about the services offered and, on account of increased competition

between the banks, are seeking the best financial deals and return on investment (Vahed & Vawda, 2008:453).

The five BRICS nations (Brazil, Russia, India, China and South Africa), which account for 25% of global GDP and 40% of the world's population, have agreed to the establishment of a development bank, meant to fund infrastructure and development projects in member states and developing nations, and a joint foreign-reserve fund. President Zuma commented on this development as an opportunity for the country to move further in their drive to promote economic growth and confront the challenge of poverty, inequality and unemployment that afflicts the country (Peyper, 2013).

With the continuous change in technology and the ever-changing demand of customers, the banking sector in South Africa has ample scope for future development and growth in the different services they offer. Trading internationally presents new challenges and opportunities for the sector.

2.6 Future challenges facing the banking sector in South Africa

With the deregulation of the banking sector in South Africa, the entrance of foreign players has made the industry increasingly competitive. In an attempt to succeed and become competitive in this environment, the banks are faced with a number of challenges, which contributes to the need for continued training.

- a) The use of IT to meet the increasing needs of customers and to remain competitive has led to the birth of new challenges in the South African banking sector (Kamel, 2014:88). Although technology is a change agent, it has generated a new set of challenges. The increased dependency on IT by the banking sector could be devastating to the business if key employees leave the company. The business impact may include loss of corporate memory, disrupted projects that may impact on defined schedules, budgets and quality issues (Mohlala, Goldman & Goosen, 2012:1).
- b) Another challenge faced by banks in South Africa is that of customer retention. There is increased pressure on branches to acquire and retain profitable

customers. Increased competition amongst players in the industry in the use of IT has forced the banks to differentiate their products and services to remain competitive (Balakrishman & Prathiba, 2012:16). Private sector banks have engaged in developing new tech-savvy products (such as online banking, cellphone banking and ATMs), providing a multi-service platform to beat competition. These changes in the sector have posed yet another challenge of attracting, motivating and retaining talent, and the banks need to keep abreast of and constantly incorporate the advancements in technology.

- c) Despite the advantages presented by cellphone and Internet banking, the vast majority of people in rural areas in South Africa are not utilising these services. While cellphone banking promises to simplify the way banking is conducted, the lack of access to these facilities by remote and rural people means they cannot make full use of banking services and its related benefits (Mlitwa & Tshetsha, 2012:368). People in remote areas are still not benefiting from innovations related to cellphone banking as envisioned by banking institutions. Research shows that people are not aware of these facilities in the rural areas and, as such, the services are not maximised. The relatively low Internet banking adoption rate in South Africa (as shown in Figure 2.4) is primarily due to the lack of Internet access and usage among the vast majority of the population (Kabanda, Brown, Nyamakura & Keshav, 2010:2).

2.7 Competencies needed by skilled banking personnel

Competencies are a set of skills, knowledge and behavioural characteristics that promote higher performance. They must add value and help predict success (Nel *et al.*, 2005:276). In order for transformational banking to take place effectively, the organisation's culture and their training programmes, as well as the customer experience and the mindset of employees need to be addressed (Lonie & Wagener, 2012:342). From research conducted by Balakrishman and Prathiba (2012:16) on challenges faced by private sector banks in the globalised economy, there is evidence that the banking sector is faced with the challenge of attracting, motivating and retaining talent, as well as constantly enabling staff members to update their skills in order to keep up with the advancements in electronic banking, with 18% of the

respondents testifying to this effect. Balakrishman and Prathiba (2012:18) propose the following activities to address this issue:

- a) Addressing issues that affect operation and branch contribution on a priority basis. This can be done through facilitating the creation of a corporate and a branch-level Balanced Scorecard with measures and initiatives to achieve the financial, customer, process and learning objectives.
- b) Implementing high-priority initiatives through the setup of the Programme Management Office (PMO), with representatives from all support units. The branch business planning exercise is facilitated to realistically plan for budget realisation.
- c) Consideration of the new Performance Monitoring System (PMS), which will identify, reward and retain high performers. A sales-monitoring mechanism should be introduced to track and report performance.
- d) Conducting motivational workshops across branches and at corporate offices through internal team formations, internal facilitations and visits by senior management.
- e) Best practices are identified and rolled out so that change is visible across branches.

Värlander and Julien (2008:1253) argue that an increase in the use of Internet banking has made customers more knowledgeable about the financial services on offer. This increased knowledge has forced the banks to focus on developing employees' competencies. This has been implemented through the introduction of a licence document required by front-line employees to improve their knowledge about financial measures, such as level of risk. All employees who interact with customers must have this licence. A study conducted by these authors assumes that the introduction of Internet banking increases service employees' job complexity in terms of soft skills. As a result, service employees should be free to adapt the task they are performing according to variable customer behaviours and perceptions (Värlander & Julien, 2008:1247). Studies conducted by Dubois, Boillier-Chaumon and Retour (2011:170)

reaffirm the assumption that Internet banking helps customers develop their banking skills. The implication of these competencies to the customer advisor is as follows:

- a) An increase in technical and social skills
- b) Employability skills must be developed, defined as 'not only to gain employment but also to progress within an enterprise so as to achieve one's potential and contribute successfully to enterprise strategic direction'
- c) Customer advisors need to adapt their level of competence to the demands of every social situation and adjust their dialogue in tune with the level of competence of the converser (Dubois *et al.*, 2011:1768).

With the rapid change in the banking sector, private banks have undergone a dramatic transformation from branch banking to electronic banking. Although these technological advances have helped the sector to remain competitive, they have also led to the birth of new challenges in the sector.

2.8 Summary

This chapter has provided an overview of the banking sector in South Africa, starting with the creation of the first bank in 1793 by the Dutch East India Company. The banking sector has evolved since then and now boasts over 17 registered banks, three mutual banks, one co-operative bank, 14 local branches of foreign banks and 41 foreign banks. The sector is highly regulated with over seven pieces of legislation governing the banks and protecting their customers. The Banks Act, No. 38 of 1942 allowed free entry of banks into the industry, making the sector competitive and difficult to survive in. In recent years, IT has been the strategic competitive leverage that the banks have adopted to succeed in the industry. While IT offers a state-of-the-art, world-class banking experience to customers, it has also led to the creation of new challenges that the banks have to address in order to succeed and survive in the ever-changing globalised economy. It has become imperative that employees develop the right competencies that will help improve customer services. The next chapter will focus on training and development in the sector.

CHAPTER THREE

A THEORETICAL OVERVIEW OF HUMAN RESOURCE DEVELOPMENT

3.1 Introduction

In recent times, countries throughout the world have recognised the importance of developing their human resources in order to increase productivity and enhance financial and economic growth (Johnson, Garrison, Hernez-Broome, Feenor & Steed, 2012:566; Karthik, 2013:60; Raj, 2012:100). The success of any business, particularly in terms of service delivery to clients, depends mainly on the quality of its human resources (Banfield & Kay, 2008:243; Chatzimouratidis, Theotokas & Lagoudis, 2012:662; Coget, 2012:85). As indicated in Chapter Two, the use of Internet banking has made customers more knowledgeable about the financial services within the South African banking sector. As a result, training and development have become a crucial vehicle used by employers to upskill staff in order to meet the ever-increasing needs of the customer, as well as the challenges facing the banking sector in South Africa.

This chapter will examine staff development programmes in the banking sector, with specific emphasis on the CMD programme, delivery methods, stakeholders and evaluation processes. The concept of training and development will be clarified and a discursive explanation of its impact on the South African banking sector will be defined.

3.2 Human resource development defined

Banfield and Kay (2008:240) define learning as a “fundamental and natural human process involving growth and change”. The learning process indirectly modifies the behaviours of employees. Though not visible, learning improves what an individual knows, believes in and sees. Learning must be viewed as a process that has an outcome. Although many people learn by experience, training is seen as a vehicle through which knowledge is transferred to a person. Employee training is training offered by employers to their employees on how to better perform in their jobs (Swanepoel, Erasmus & Schenk, 2008:446). The aim of employee training in any organisation is to develop employees’ skills, knowledge and attitudes to improve

effectiveness in their jobs. Human Resource Development (HRD) is defined by Erasmus, Loedolff, Mda and Nel (2012:21) as “the development of people within the organisation through functions related primarily to training, career development, organisational development and research”. HRD is a term used to include training, development and education, and is used to assist individuals, groups and organisations to realise their full potential.

3.2.1 Human resource development paradigms

Human resource development (HRD) is a discipline that is founded on three primary theories. These theories form the foundation of HRD (Swanson & Holton III, 2009: 114) and are discussed below.

3.2.1.1 Psychology theory

McGuire and Cseh (2006:660) in their study on the disciplinary bases of HRD, identified adult learning, system theory and psychology theory as the bases of HRD. It is important to note that the respondents in their study were made up of past and present members of major HRD journals, as well as members of the editorial board. The findings from the study partially concur with Swanson’s three-legged HRD foundational theories, as two of his theories (psychology and system theories) were identified by the respondents. Psychology is thus one of the core theories in HRD because it deals with understanding humans as individuals and as part of a group. There are three foundational psychological theories in HRD that focus on individuals: Gestalt, behavioural and cognitive psychology (Swanson & Holton, 2009:116). Table 3.1 compares these theories and their contribution to HRD.

Table 3.1: Foundational psychological theories and their contribution to HRD

Foundation theory	Representative theorists	Contributions to HRD
Gestalt	Wertheimer, Kofka, Kohler, Lewin	<ul style="list-style-type: none">• Focus on the whole person• Holistic view of the organisation and the individual
Behaviourism	Watson, Pavlov, Thorndike	<ul style="list-style-type: none">• How the external environment affects human behaviour• Reward and motivation systems• Goal-setting
Cognitive	Piaget, Bruner, Tolman	<ul style="list-style-type: none">• How individuals process information• Foundation for instructional design• How humans make meaning of their experiences

Source: Swanson and Holton (2009:116)

The Gestalt psychology is based on the integration of the parts of the individual into a whole person. Conceptually, this contribution is similar to the systems theory and what it maintains in the organisation (Swanson & Holton, 2009:116).

Behaviourism is the link between human behaviour and the external environment. Through this theory, the psychology theory is linked to the economic theory, which forms part of the three-legged HRD theory. Human behaviour within the organisation is affected by organisational performance goals in the form of employee performance and associated incentives (Swanson & Holton, 2009:116).

Lastly, cognitivism is based on the self. It explains how individuals perceive and interpret their experiences. It is not limited to external factors that affect the individual's decision, but examines other influences and their meaning. This theory focuses solely on the internal developments of individuals. It explains how people relate to organisational systems (Swanson & Holton, 2009:117).

Although this theory has made a substantial contribution to the HRD discipline, it has the following limitations:

- a) Domains of performance – the theory is limited to the organisational context and environmental influences on the person (Swanson & Holton, 2009:119).
- b) Building capacity for performance – psychology at an individual level is seen as paying less attention to developing and improving employees for future performance.

3.2.1.2 Economic theory

Economic theory forms one of the underlying theories of HRD (McLean & McLean, 2001:322; Swanson & Holton, 2009:122). McLean and McLean (2001:322), in defining HRD, highlight the instant and future effect of this discipline on economic development. They go further to state that: “the state of the nation’s economy can dictate where on Maslow’s hierarchy the majority of the nation’s citizen and workforce reside” (McLean & McLean, 2001:320). HRD is therefore an activity that can be used by the organisation to increase the knowledge, skills and capacity of individuals to positively affect the development of the organisation and the economy.

The development of an individual through training and development has a ripple effect on the growth of the individual, on his team or group, on the organisation, on the community, on the nation and on the whole of humankind. It is on this basis that the economic theory forms part of HRD underlying theories. The economic realities facing HRD professionals strongly influence HRD research and practice. These realities are as follows:

- a) The measurements used most frequently in organisations, of any kind, are financial measures. Organisations are interested in how much profit they will make at the end of the financial year.

- b) Efficiency is related to economics in that it entails using the least minimum input to produce the maximum output. Efficiency focuses on output. It involves minimising the amount of loss and maximising profit.

Jacobs (1990:68) concurs with McLean and McLean (2001:320) that economics has contributed on a macro and micro level to HRD, in that the macro level focuses on the social impact of HRD on the residents of a country. They believe that HRD can either improve or worsen the social standing of the community. On a micro level, the individual and the organisation will benefit from the HRD activities. While the individual obtains new skills and knowledge, which improves their personal development, the organisation benefits in terms of profit.

Principles of economics and human capital theory form part of HRD in organisations. The worth of human capital derived from HRD will increase productivity, wages, prices and other economic factors. Organisations can have a competitive advantage by building valuable human capital (Cho & Yoon, 2010:46). It is difficult to stay competitive with organisations whose greatest assets are embedded in their employees. The reality is that economic choices are viewed in most organisations as important decisions. These considerations support the fact that economics and human capital have a central place in the theoretical foundation of HRD.

3.2.1.3 System theory

System theory is the theory underlying the study of a system. A system is defined as a collection of components interacting together to form a group of identifiable components or a whole (Yawson, 2013:56). In order to better understand a system, a study of the relationships that occur between the different parts of the system working together to determine the behaviour of the system is important (Yawson, 2013:57). The concept of a learning organisation forms a significant contribution to HRD learning and research has shown a direct link to system theories and thinking (Yawson, 2013:71).

According to Jacobs (1990:67), system theories have contributed in the management and control of systems and solving problems through system analysis, while creating

awareness that everything in the organisation needs to be viewed as a system. Lebbby (1989:415) concurs with the latter by highlighting the fact that individuals are well adjusted to a system, and systems to one another and to a whole, and stepping aside for a moment will create a risk to the system.

These three component theories form the theoretical foundation of HRD. The integration of these theories will enable HRD to address the challenges it is called upon to address. These theories complement one another in explaining the phenomenon of HRD. As mentioned earlier, HRD is a term used to include training, development and education, and is a tool used to assist individuals, groups and organisations to realise their full potential. In the two sections that follow, the term 'training and development' will be examined.

3.2.2 Training

In order for organisations to function productively, HRD and training must collaborate closely. While HRD is concerned with strategic thinking about the workforce, training is a tool that is used by organisations to develop people in the organisation. Human resources is the reason that organisations exist and through well-trained staff the organisation can achieve its goals and objectives (Karthik, 2013:54). A training programme can be regarded as a "planned process to modify attitudes and knowledge of skilled behaviour through learning experience, so as to achieve effective performance in an activity or range of activities" (Nel *et al.*, 2005:426).

Organisations aim to develop the abilities of employees and to meet the ever-changing needs of the organisation when they engage in training programmes. These programmes also contribute to developing competent staff/employees. Training may be imparted when a need to improve performance of the employee has been identified or a change in technology advancement necessitates re-training. Training is a strategic tool used to develop the organisation's human capital as a means of differentiating itself, and to gain competitive advantage over other companies in the industry (Berger & Roman, 2015:1200). Hubbard (2005:116) highlights the following instances when training interventions need to be implemented in an organisation:

- a) When an employee is appointed
- b) When an employee moves to a new position that requires new skills
- c) When an employee's scope of work increases or changes
- d) When the company's system or procedure changes
- e) When employees use new equipment to execute their job change
- f) When an employee displays poor performance as a result of a lack of skill, knowledge or attitude.

With training being focused and directed to affect changes in attitude, change resulting from training must be assessable in terms of an organisational requirement. Training enhances the performance of individual employees, fosters a culture of continual employee performance, increases productivity, increases employee and organisational goal attainment and the internal effectiveness of the organisation (Raj, 2012:100).

Training can, if properly designed and managed, help employees to acquire knowledge and skills. Ferdous and Razzak (2012:64) are of the opinion that in order for a training programme to be successful, a training needs analysis has to be conducted prior to the commencement of the programme. The needs analysis should be conducted to determine whether the training is related to job/organisational objectives and whether it enables programme evaluation, since the outcomes of the training can be measured against specific pre-determined objectives. These authors also emphasise the need to ensure that the training effort is targeted and relevant to organisational objectives. Various models exist in literature on how training needs to be conducted to yield the organisation's desired results.

3.2.2.1 Theoretical models for evaluating training interventions

Kirkpatrick's four-level model of training evaluation

One of the most influential frameworks for the evaluation of training programmes comes from Kirkpatrick (1996). His four-level model of reaction, learning, behaviour and results is widely accepted and used, as it is simple, complete, clear and easy to execute (Lin, Chen & Chuang, 2011:928; Rajeev, Madan & Jayarajan, 2009:272).

Table 3.2: Kirkpatrick's four-level model of training evaluation

Level	Issue	Questions answered	Tools and methods
One	Reaction	<ul style="list-style-type: none"> • How did they like the course? • Did they enjoy the training? • Was it relevant to their job? • Were the instructors interesting, knowledgeable and well prepared? • Was the training well organised? • Was adequate time allocated to training? • What did the participants think or feel about the training? 	Rating sheet Questionnaire
Two	Learning	<ul style="list-style-type: none"> • How did they learn? • How much did the participants increase their knowledge and skill? 	Pre-test and pro- test simulations Classroom performance Pen and paper test
Three	Behaviour	<ul style="list-style-type: none"> • How did they apply it at work? • Are the participants using what they learnt back on the job? 	Performance measures 360° evaluation Observations
Four	Results	<ul style="list-style-type: none"> • What return did the training investment yield? • What is the impact of training on performance metrics, such as improved productivity, additional profit, improved efficiency, higher quality, reduced turnover, reduced cost, reduction in absenteeism? 	Cost-benefit analysis Interviews

Source: Kirkpatrick (1996)

Level One – Reaction: at this level, data on the reaction of the participants at the end of the training programme are gathered. This level provides information on the training that was received by the trainee. It is often measured through the use of questionnaires that are distributed after the training classes. It also highlights aspects of the training that need improvement.

Level Two – Learning: The intention at this level is to assess how much the trainee has learnt from the training programme. At this level, it can be determined whether the objectives of the programme have been met. This is usually done by means of a test or examination. The learning evaluation requires post-testing to ascertain what knowledge was gained during the training.

Level Three – Behaviour: The intention at this level is to assess whether the training behaviour has changed as a result of the training. This performance testing is to indicate whether the learner can apply what was learnt in the classroom. The evaluation involves testing the students' capabilities to perform learnt skills while on the job, rather than in the classroom. Level Three evaluation can be performed formally (testing) or informally (observation and judgements).

Level Four – Results: The intention at this level is to analyse the outcome of the training programme and its impact on the organisation and other stakeholders (Kirkpatrick, 1996:55–56).

Nadler's training evaluation model

Nadler's model (1982:14) views the training process in all-inclusive terms and is called the critical events model (see Figure 3.1). The model contains eight steps. Nadler (1982) placed emphasis on evaluation and feedback in each step of the training process. He believes that continuous evaluation and feedback will ensure the accurate execution of each step (Erasmus *et al.*, 2012:30).

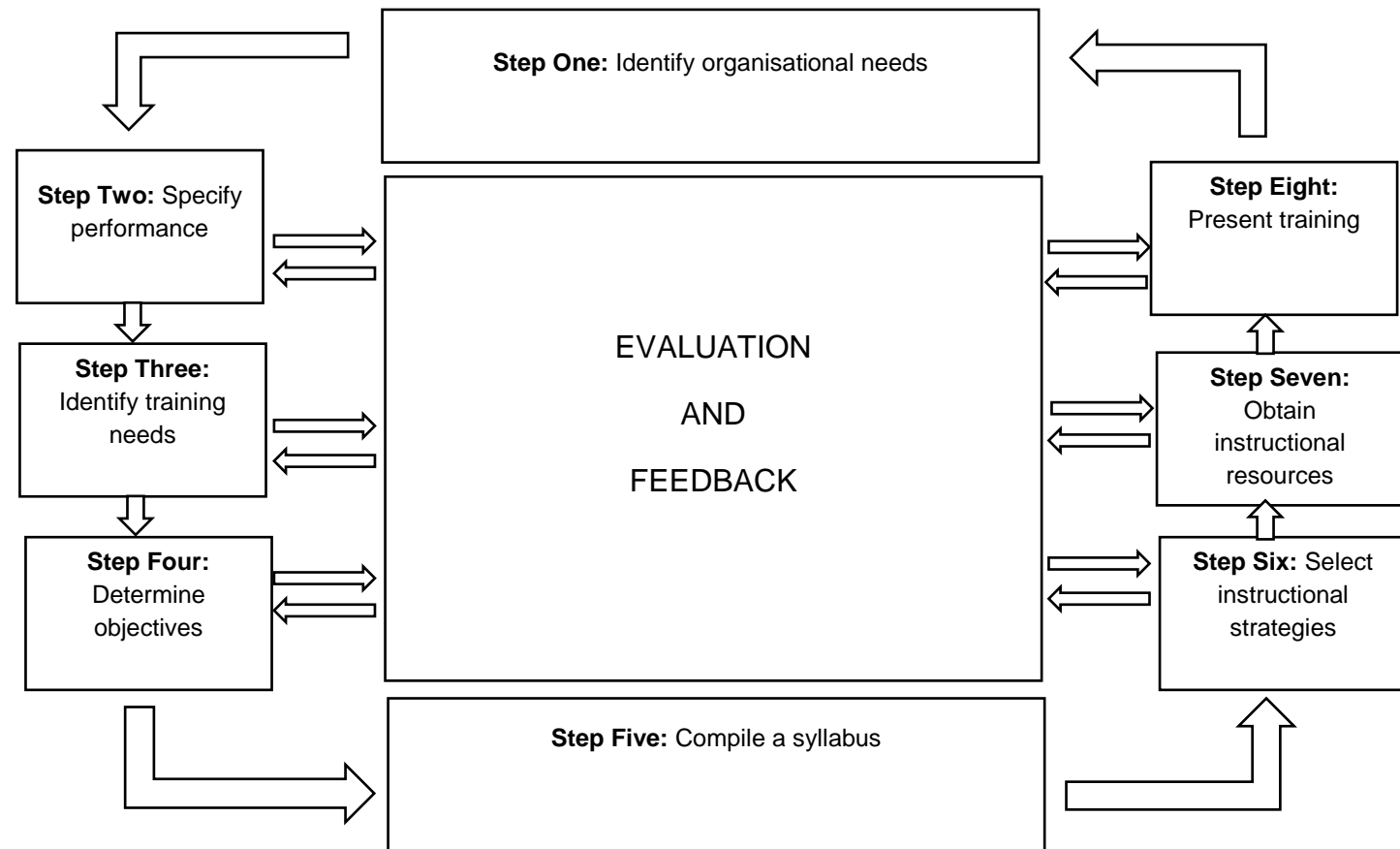


Figure 3.1: Nadler's critical events model

Source: Adapted from Nadler (1982:14)

The first step of the model identifies organisational needs during which the need of the organisation and the individual are taken into consideration when gathering information from the internal and external environment. During the second step, the employee's job is analysed to determine job standards against which individual performance can be measured. Based on the gap that exists between expected performance and the set standard, the training need is identified in the third step. The success of the training programme is largely dependent on the success of the fourth step. In this step, training objectives are formulated. Once objectives have been formulated, the syllabus is compiled in step five, during which time training objectives and the subject content are directed towards achieving the training objective. In the sixth step, instructional strategies are selected based on the content and the aim of the training programme. In the seventh step, various instructional resources are obtained, including 'physical', 'financial' and 'manpower' to ensure the successful presentation of the training programme. The last step is the presentation of the training. This stage incorporates all the previous steps and includes aspects like presenting, evaluating and concluding the training programme. Programme evaluation and feedback are central to each of these steps during the training process (Erasmus *et al.*, 2012:31–32).

The high-impact training model

Another training model that exists in the literature is the high-impact training model, depicted in Figure 3.2. This model is a six-phase process that focuses on providing effective, directed training (Erasmus *et al.*, 2012:33). This model was developed by Sparhawk in 1994. Each phase of the model is an input into the next phase, resulting in the training and development effort (Nel *et al.*, 2005:434).

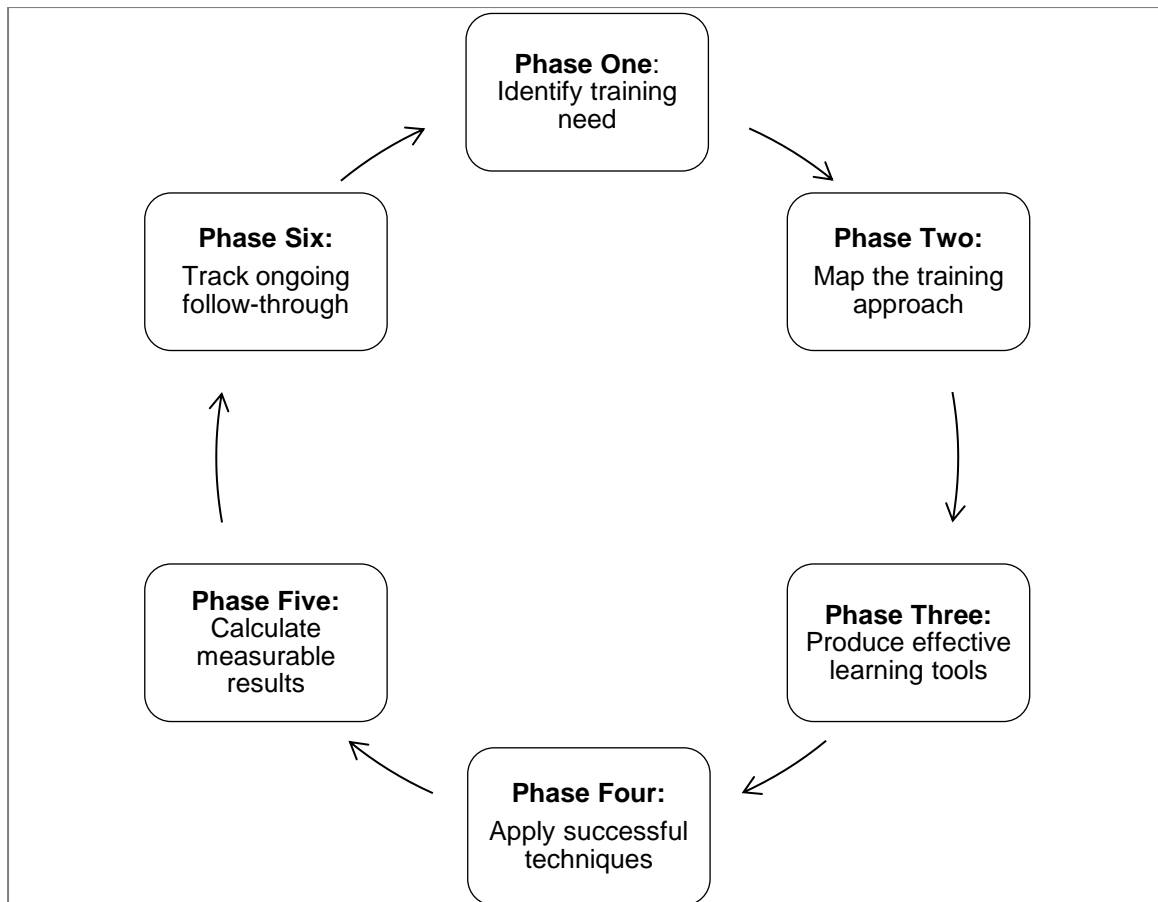


Figure 3.2: High-impact training model

Source: Sparhawk (1994:14)

In Phase One of the model, the training need is identified to improve job performance. This activity is done by gathering and analysing appropriate information. During the second phase, measureable objectives are set and the design of the training programme is mapped out. The training approach identified in the second phase is developed in Phase Three of the model. Actual training material, such as the facilitator's guide and audio-visual aids, is created in this phase. During the fourth phase, the technique identified in Phase Three is used to deliver the training to the target group. It could take the form of instructor-led training, computer-based training or one-on-one coaching (Nel *et al.*, 2005:435). In the fifth phase, the training is evaluated to determine whether the training served its purpose and contributed to job improvement. The last phase ensures that the impact of the training does not diminish.

Ongoing suggestions and ideas that support training in an ever-changing organisation must be developed and adapted (Erasmus *et al.*, 2012:34).

The systematic approach

The last model shows a systematic approach to training in an organisation, from the Needs Assessment Phase to the Evaluation Phase (see Figure 3.3). The training model revolves around three basic phases: Needs Assessments – Phase One; Training – Phase Two; and Evaluation – Phase Three (Thayer, 2002:239). The first phase starts with a needs assessment, which entails assessing training needs, organisational and job/task analysis, individual analysis and deriving training objectives. The objectives derived in Phase One are used in the second and third phases. Based on the objective of the training programme, learning principles and training methods are identified. In this phase, the training is conducted. This leads to the last phase: Evaluation. The Evaluation Phase involves setting the evaluation level using input from the objectives derived in Phase One. Evaluation of learning material and the training session is also conducted in this phase. Lastly, feedback obtained from the evaluation process is used, as in the Needs Assessment Phase.

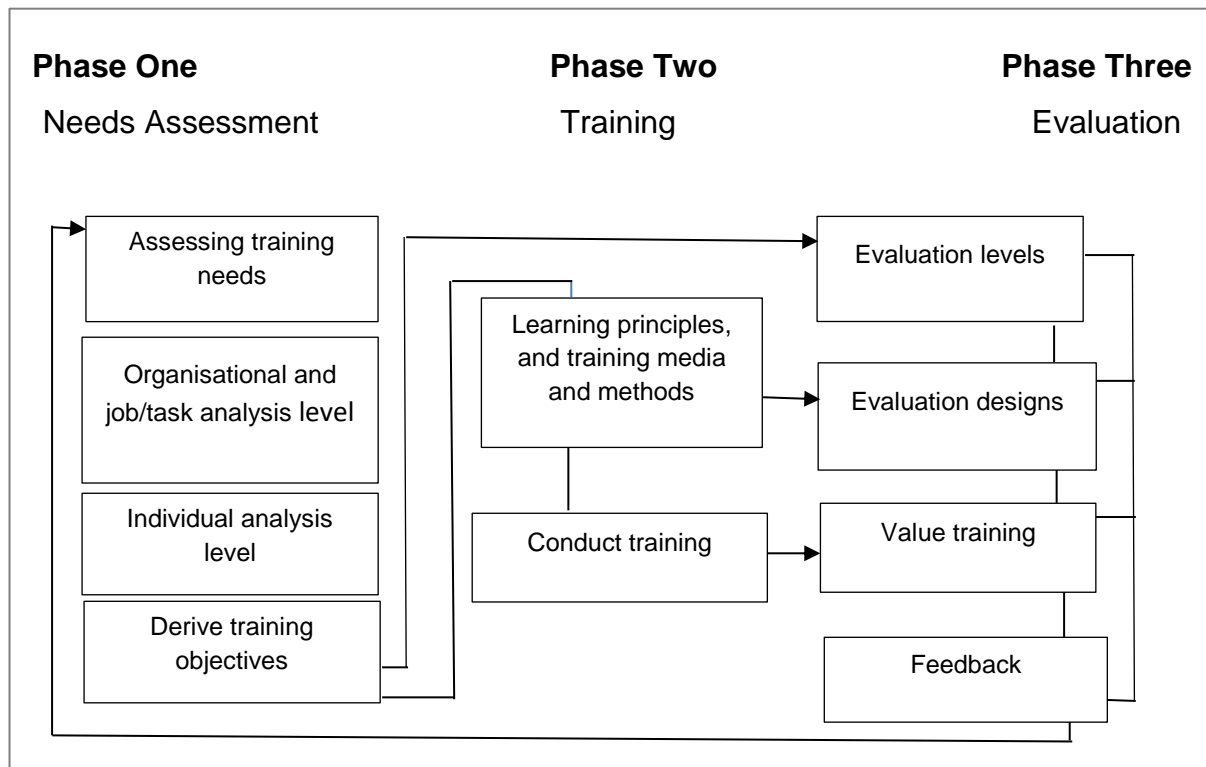


Figure 3.3: General model for training

Source: Adapted from Cascio and Aguinis (2005:385)

Based on these three theoretical models, the importance of conducting a programme evaluation cannot be over-emphasised. Swanepoel *et al.* (2008:449) concur with Ferdous and Razzak (2012:64) and also insist on the importance of conducting a training evaluation to ensure that the training programme is effective.

Kirkpatrick's four-level model was used as the theoretical framework for this study. This model is relevant to the CMD programme, as it allowed the researcher to examine every phase of the training programme. Each level in the model was used as the basis to evaluate the CMD programme in its entirety. Questionnaires were used to measure the reaction of the participants on the programme. Test scores were used to measure learning, while semi-structured interviews were used to measure behaviour and results. It allowed the researcher to engage with different stakeholders on the programme, which provided insightful data to make recommendations on how to improve the programme.

Phillips and Phillips (2010:54) criticise Kirkpatrick's model. They state that executives are not interested in the reaction and learning levels, as these levels are considered inputs. According to them, executives are more interested in information that includes application and that contributes to enhancing the business. They also recommend that by thinking of evaluation early in the training and development process, the outcome is linked to clearly defined business objectives. Objectives are developed at numerous levels, including application and impact, to provide the proper focus throughout the programme. Ultimately, executives are more interested in the return on investment of the training intervention on the business (Phillips & Phillips, 2010:55).

The objectives of most training programmes can be stated in terms of results, such as reduced cost, reduced turnover, improved service delivery, reduction in complaints, increase in quality and quantity of production or improved morale. From an evaluation point of view, it would be best to evaluate training programmes directly, in terms of the desired outcomes. However, there are many elements that make it difficult to evaluate certain kinds of training programmes in terms of results. Therefore, it is recommended that training be evaluated in terms of reaction, learning and behaviour first, and then results (Kirkpatrick, 1996).

3.2.3 Development

The concepts of 'training' and 'development' (T&D) are seen as being different in many ways. While training programmes focus on technical skills – like the use of new computer software – employee development, such as the development of managerial skills, tends to focus on a broader range of training. This might include decision-making skills, such as planning, organising, leading, communicating, motivating and scheduling (Grobler *et al.*, 2011:340). The CMD programme is designed for junior and middle managers and it aims to develop the skills necessary to better execute their duties at managerial level.

Development describes changes in the individual as a whole, highlighting their capabilities and inabilities. "It reflects the belief that people have the potential to be more and do more, and this potential needs to be developed as well as utilized" (Banfield and Kay, 2008:240). Development is also viewed as a managerial function

implemented to maintain and enhance highly competent employees by continually improving their knowledge, skills and abilities to counter obsolescence so that these employees are kept in touch with competitive global market strategies. A differentiating factor between training and employee development is the time frame. Training often concentrates on the short term, while development is aimed at the long term (Grobler *et al.*, 2011:341). In Table 3.2, McDowall and Saunders (2010:611–622) highlight other differences that exist between training and development using two categories: practical and theoretical.

Table 3.3: Contrasting training and development

	Training	Development
<i>Practical differences</i>		
Overall aim	Aim is to improve effectiveness in current role; the organisation is responsible for training the individual (on-the-job training), typically seen as provided by organisation's performance of the task or specific job role.	Aim is to improve long-term effectiveness, personal element, typically initiated by individual progress; employee is responsible for their development. This can be initiated by employee (personally) or employer (professionally).
Focus	Job-specific fixed-term orientation.	Future-directed, long-term, usually career-related; can be aligned with organisational objectives.
Time span	Can vary greatly in length, style of delivery and content; traditionally delivered as classroom-type instruction, which is 'stand-alone' and 'one-off'.	Should be ongoing; even one-off events, such as development centres, should be linked to the overall development strategy.

	Training	Development
Role of manager	The manager is important for supporting learning in terms of both training and developmental activities in organisations.	Managerial support is also crucial in the literature on participation.
Examples	Skills-based training (e.g. mastering new manufacturing tools), customer service training, professional training, open learning; can take place on or off the job.	Diverse range of activities, which can be formal or informal, taking place on the job or off the job.
<i>Theoretical and conceptual factors</i>		
Learning	Rooted in learning theory and cognitive psychology, acknowledging interplay between individual characteristics and organisational requirements. Research on training evaluation and effectiveness, in particular factors that may impact on motivation and skill acquisition.	Diverse roots, from management development and organisational strategy. Ranges from managerial competence to models of factors influencing participants.
Individual differences and motivation	Research centres on training motivation; this theory encompasses a number of flexible variables, such as self-efficacy.	Individual differences have been deliberated explicitly in models elucidating participation in development activities, which are rooted in social psychological theories, such as social exchange theory and theory of planned behaviour.

	Training	Development
Employee-employer relationship	Relational contract; job for life; it is the responsibility of the employer to train their workforce. Predictivist perspectives that focus on person-job fit.	Transactional contract; it is the employee's responsibility to acquire transferrable skills for various careers. Constructivist perspective that focuses on person-organisation and person-team, as well as person-job fit.
Projected outcomes	Enhances skills at the individual level and has organisational benefits; should lead to measurable enhancement in workplace performance measures.	Improved self-awareness and learning; growing incentive to take charge of personal and professional development; increased 'marketability' to current and future employer; different measures used, such as advertising; amount of training employee has been involved in; level of agreement between ratings; staff retention.
Validity	Consistent confirmation that training courses that are delivered effectively result in improvement of task performance, and that motivation leads to success.	Equivocal evidence, as research frameworks and principles differ between studies; as development gives the impression that it refers to a wide range of activities.

Source: Adapted from McDowall and Saunders (2010:612)

In order for banks in South Africa to survive in an exceptionally competitive and developing industry, it is vital to prevent obsolescence and to improve managers' skills

to keep up with new challenges through both training interventions and long-term planned development. “Management development is [therefore] an organisational development intervention at the individual level to strategically align an organisation’s management potential according to the demand that flows from protective business strategy” (Nel *et al.*, 2005:427).

3.2.4 Perception of training and development in the organisation

Training and development should be an important planning component of every organisation’s Human Resource Department. However, research has shown that organisations across the world view employee training differently. For example, in some developing countries, such as Bangladesh, training and development activities in the private sector are regarded as a cost rather than an investment for the organisation (Mahmood & Akhter, 2011:315). Due to the huge labour surplus in the economy, training is considered the responsibility of employees if they want to be appointed. In contrast, in developed countries like the United Kingdom, managers are actively involved in the training and development of their staff. They described their role in the organisation in relation to training as a means to attain established business needs (McDowall & Saunders, 2010:622). In line with the United Kingdom, Nigerian organisations provide training to their employees where training is required and to achieve organisational goals (Oyitso & Olomukoro, 2012:72). Two major forms of training for Nigeria workers are on-the-job and off-the-job training. These organisations aim to maintain productivity, improve performance on the job and increase the morale of workers in Nigeria (Oyitso & Olomukoro, 2012:76).

Prior to the abolition of Apartheid in 1994, training in South Africa took the form of training white officials and artisans to work in the mines. Subsequently, major employers in the country established different training schemes in their organisations (Woodhouse, 2007:158). What was lacking prior to 1994 was the absence of government intervention in the training of employees. Presently, the South African government has taken the lead to encourage employers to train their employees. They are also actively involved in propagating training in South Africa through providing basic industrial skills training and encouraging each industry to pay for further training of their employees (Woodhouse, 2007:159). This involvement by the South African

government has led to the institution of legislation around training and development, which will be discussed in the next section.

According to Banfield *et al.* (2008:243–244), organisations train their employees for the following reasons:

- a) To remain competitive and efficient by constantly revitalising the skills and competencies of their employees.
- b) To develop human resources through employees' growth and improvement in order to increase their asset value and acquire new or higher capabilities that organisations need and managers can utilise.
- c) Planned and structured training will benefit the employee by helping them to acquire new or higher capabilities. This will increase their value to the employer and their attractiveness to other employers. This can also lead to increases in salary or the ability to find more rewarding jobs elsewhere.
- d) Training is important because it facilitates organisational change, functional flexibility, attitudinal change and statutory compliance.

In keeping with the reasons mentioned above, the CMD programme offered to junior and middle managers in the South African banking sector by the BankSETA, in collaboration with a training provider, serves as a building block for attaining higher management qualifications. This includes elements of training and management development. During this programme, the students are trained on the fundamental disciplines of management. On completion, they obtain the Certificate in Management Development qualification, which is registered with the Department of Education and the BankSETA. This training will create a pipeline of managers who contribute to the strength of the bank in which they are employed. It is therefore imperative that a holistic evaluation of the CMD programme be carried out to ensure that the programme achieves the purpose for which it was created.

3.3 Legislation transforming training and development in South Africa

The South African government recognises the importance of the education of its people in the building of a stable economy and has embarked on a number of government initiatives that now form the background of transforming training and development in South Africa (Grobler *et al.*, 2011:379). These training and development programmes empower those previously disadvantaged (prior to 1994) and encourage them to participate in the transformation of the South African workforce. This will ensure that different races are represented equally in the future. The South African government is compelled to take the lead in the development of training legislation in order to deal with the socio-economic challenges, such as skills improvement, through training and development. Statutes that impact on training and development in South Africa are as follows:

- a) The National Qualifications Framework (NQF) Act (No. 67 of 2008)
- b) The Skills Development Act (No. 97 of 1998)
- c) The Skills Development Levies Act (No. 9 of 1999)
- d) The National Skills Authority (NSA)
- e) Sector Education and Training Authorities (SETA)
- f) Learnerships.

Each of these statutes is now described to demonstrate its effect on the training and development environment of banking.

3.3.1 The National Qualifications Framework Act (No. 67 of 2008)

A National Qualification Framework is based on a point system for achieving learning outcomes. A learning outcome is an ability developed by learning by means of full-time study, part-time study, distance education, work-based learning or combinations of these (Erasmus *et al.*, 2012:88).

The South African Qualifications Authority Act, No. 58 of 1995 was passed by Parliament in 1995. This Act has now been replaced by the National Qualifications Framework Act, No. 67 of 2008. This Act contains a number of interesting features. It

is important to note that the SAQA Act not only has an impact on people working in education, but also on those who are employed in any organisation or business. The processes, structures and regulations around learning and qualifications contained in the Act have a direct impact on how education and training should occur. The objectives of the NQF Act are (RSA, 2009) as follows:

- a) Create an integrated national framework for learning achievements.
- b) Facilitate access to and mobility and progression in education, training and career paths.
- c) Enhance the quality of education and training.
- d) Accelerate the redress of past unfair discrimination in education, training and employment opportunities.

The Act therefore creates the basis on which organisations in South Africa, including the banking industry, implement training and development programmes in the workplace.

3.3.2 The Skills Development Act (No. 97 of 1998)

The Skills Development Act (No. 97 of 1998) (Department of Labour) came about as a fulfilment of Section 23 of the 1996 Constitution, which in part stipulates that everyone has the right to fair labour practices. The aim of the Act is outlined below (Grobler *et al.*, 2011:384; RSA, 2008).

- a) To develop the skills of the South African workforce in order to:
 - i. improve the quality of life of workers, their prospects of work and labour mobility.
 - ii. improve productivity in the workplace and the competitiveness of employers.
 - iii. promote self-employment.
 - iv. improve the delivery of social services.

- b) To increase the levels of investment in education and training in the labour market and to improve the return on investment.
- c) To encourage employers to:
 - i. use the workplace as an active learning environment.
 - ii. provide employees with the opportunity to acquire new skills.
 - iii. provide opportunities for new entrants to the labour market to gain work experience.
 - iv. employ persons who find it difficult to be employed.
- d) To encourage workers to participate in learning programmes.
- e) To improve the employment prospects of persons previously disadvantaged by unfair discrimination and to redress those disadvantages through training and education.
- f) To ensure the quality of learning in and for the workplace.
- g) To assist:
 - i. work-seekers to find work.
 - ii. retrenched workers to re-enter the labour market.
 - iii. employers to find qualified employees.
- h) To provide and regulate employment services.

The Skills Development Act (No. 97 of 1998) also emphasises the need to transform skills development through investment, turning the workplace into a democratic site and improving the quality and relevance of education and learning for the workplace. Thus, the CMD programme aligns with the aim of the Skills Development Act (No. 97 of 1998) to develop skills in the South African workforce.

3.3.3 The Skills Development Levies Act (No. 9 of 1999)

The aim of the Skills Development Levies Act, No. 9 of 1999 (SDL) is to ensure that a skills development levy is imposed on selected businesses and to manage matters connected with the Skills Development Act. According to Section 3 of the Act, every employer must pay a skills development levy, and the South African Revenue Services will be the national collection agency. From April 2000, the levy was 0.5% of the employer's payroll and from 1 April 2001 it increased to 1% of the employer's payroll.

Even though the Act has been criticised by many as another form of tax paid by companies, those who take a long-term view recognise that the improvement of skills of employees must go beyond legal compliance to asserting specific strategic business objectives (Grobler *et al.*, 2011:369).

3.3.4 The National Skills Authority (NSA)

An important component provided by the SDA (No. 97 of 1998) is the establishment of the National Skills Authority (Section 5 of the Skills Development Act). The role of the NSA is to:

- a) advise the Minister on the National Skills Development Policy and Strategy and any regulations to be made.
- b) liaise with Sector Education and Training Authorities (SETAs) on the National Skills Development Policy Development Strategy.
- c) report to the Minister in the prescribed manner on the progress made in the implementation of the National Skills Development Strategy.
- d) conduct investigations on any matter arising out of the application of this Act.
- e) liaise with the Quality Council for Trades and Occupations (QCTO) on occupational standards and qualifications.

- f) exercise any other powers and perform any other duties conferred or imposed on the Authority by this Act.

The NSA consists of a chairperson and 27 members appointed by the Minister to represent organised labour, organised business, and the organisation and development of the community.

3.3.5 Sector Education and Training Authorities (SETA)

Within the SDA, provision was made for the establishment of a number of Sector Education and Training Authorities (SETAs). These SETAs have a number of functions, which are as follows:

- a) To develop a sector skills plan within the framework of the National Skills Development Strategy
- b) To implement its sector skills plan by:
 - i. establishing learning programmes.
 - ii. approving workplace skills plans and annual training reports.
 - iii. allocating grants in the prescribed manner and in accordance with any prescribed standards and criteria to employers, education and skills development providers and workers.
 - iv. monitoring education and training skills development provision in the sector.
- c) To promote learning programmes by:
 - i. identifying workplaces for practical work experiences.
 - ii. supporting the development of learning materials.
 - iii. improving the facilitation of learning.
 - iv. assisting in the conclusion of agreements for learning programmes to the extent that is required.
- d) To register agreements for learning programmes to the extent that this is required

- e) Within a week from its establishment, to apply to the South African Qualification Authority for accreditation as a body contemplated in Section 5(1) a(ii) (bb)[a SETA] and must, within 18 months from the date of that application, be so accredited to perform any functions delegated to it by the QCTO in terms of Section 261.
- f) When required to do so, as contemplated in Section 7(1) of the Skills Development Levies Act, collect the skills development levies, and disburse the levies, allocated to it in terms of Sections 8(3(b) and 9(b), in its sector.
- g) Liaise with the National Skills Authority on:
 - i. the National Skills Development Policy.
 - ii. the National Skills development Strategy.
 - iii. its sector skill plan.
- h) Submit to the Director-General:
 - i. any budgets, reports and financial statements on its income and expenditure that it is required to prepare in terms of the Public Finance Management Act.
 - ii. strategic plans and reports on the implementation of its service level agreements.
- i) Liaise with the provincial offices and labour centres of the Departments and any education body established under any law regulating education in the Republic to improve information:
 - i. about placement opportunities.
 - ii. between education and skills development providers and the labour market; [liaise with the skills development forum established in each province in such a manner and on such issues as may be prescribed].
- j) Subject to Section 14, appoint staff necessary for the performance of its functions; promote the national standards established in terms of Section 3OB [liaise with the QCTO regarding occupational qualifications]

- k) Perform any other duties imposed by the SETA or the Skills Development Levies Act or consistent with the purpose of the Act.

Within the banking sector, an industry-specific SETA was established, known as the BankSETA. The aim of the BankSETA is to establish learning programmes, identify training providers, and monitor education and training in the sector (Badenhorst-Weiss, Landsberg, Cant, du Toit, Mpofu, Rudansky-Kloppers, Steenkamp, Strydom, & Vrba, 2010:342–344)

3.3.6 Learnerships

A learnership is a mode of delivering a learning programme that combines work-based experience with structured learning (Erasmus *et al.*, 2012:99). A learnership is made up of three components: a structured learning experience component, a structured work experience component and a qualification registered by the South African Qualification Authority (SAQA) associated with an occupation. The intended learnership needs to be registered with the relevant SETA (Swanepoel *et al.*, 2008:438).

Chapter Four of the Skills Development Act (No. 97 of 1998) makes provision for the implementation of learnerships. A learnership programme is to be approved by the SETA to which it belongs and must be registered with the Department of Labour. A learnership agreement is entered into for a specified period between a learner, an employer and a training provider. Learnerships are characterised by the following activities, which form part of the responsibility of the employer:

- a) Employ the learners for the period specified in the agreement to provide specified work experience.
- b) Release the learner to attend the education and training specified in the agreement.

The learner has the responsibility to work for the employer and to attend the specified education and training. The training provider must provide the education, training and support for the learners specified in the programme.

Even though the CMD programme is not regarded as a learnership, there are similarities in that the employer allows the learner to attend a structured learning experience. The learners also obtain an NQF Level 5 qualification that is accredited by SAQA. More details on the CMD programme will be discussed in the next section.

3.4 Programme development

The training provider is registered as an independent Private Higher Education Institution (PHEI) with the Department of Higher Education and Training. The training provider is qualified to offer a variety of Further Education and Training (FET) qualifications by several SETAs.

In 2008, the training provider introduced a wide variety of financial planning, banking and insurance qualifications into its suite of programmes and, as a result, became a leading niche provider of educational programmes to a range of sectors, with a strong presence in the banking sector. The new school structure comprises the Business School, the School of Commerce, the School of Investment and Banking and the School of Financial Planning and Insurance. The training provider was appointed by the BankSETA as the most appropriate and accredited training institution to deliver the CMD programme.

For training to be effective, planning of the programme is essential. Planning needs to be done in advance to enable the training provider to manage the programme and plan for any challenges that may arise in the roll-out of the programme. Price (2008:428) is of the view that for an organisation to be successful in the industry, it needs to offer innovative strategic training and development solutions that are aligned with the organisation's strategic goals. This author highlights the need for a planning model that is suitable and fits the reality of the organisation's business requirement to achieve this success. In other words, Price (2008) focuses on the importance of combining the business and training functions when planning for a training

intervention. As illustrated in Table 3.4, a programme plan should contain specific information (Erasmus *et al.*, 2012:204). This table also includes the application of the CMD programme to a programme plan.

Table 3.4: Programme plan

Programme plan	Application to CMD programme
Details of who the programme was designed for – the target population	The target population on the programme is junior and middle managers in the banking sector.
What the participants should have achieved prior to attending the training programme	Participants should have achieved at least a Matric Certificate to gain entrance onto the programme.
Timing and sequence of the content	Participants attend a four-day study block for each module on the qualification.
The final outcome of the programme	A Certificate in Management Development Qualification, which is on an NQF Level 5.
Who will carry out the training – full- or part-time trainers, internal or external trainers	Part-time facilitators carry out the training sessions.
The learning content – subjects, topics or session titles	There are six modules that make up the qualification. See Appendix Two for more information on the specific subjects and topics.
The training location – internal or external	There are three internal premises, which are the training provider's premises (Johannesburg, Durban and Cape Town). The Pretoria venue is at an external location.
Administrative arrangements	All administrative arrangements are coordinated from the training provider's head office.
How the programme will be conducted – methods and	This takes the form of four-day class sessions for each of the modules. During the class

Programme plan	Application to CMD programme
resources, individual or group programmes	sessions, participants complete a class test and work on their assignments
Assessment methods	There are two assessment methods on the CMD programme, a formative and summative assessment. The formative assessment is made up of a test and a written assignment. The summative assessment takes the form of a closed-book exam.
Pre- and post-course requirements	Students are expected to have familiarised themselves with the module content prior to attending the class sessions. After the class sessions they are expected to be competent in the module.
What is to be covered	The outcome of each module is covered during the block. See outcomes in Appendix Two.
When (the timing and sequence)	Class sessions or blocks are scheduled during the middle of the month when it is less busy at the banks.
How (the method and other resources required)	All relevant resources (classroom, white board, flipcharts, projectors, manuals and support materials) are provided by the training provider.

Source: Erasmus et al. 2012:204

The importance of planning cannot be over-emphasised for any training programme to be successful (Price, 2008:428; Thompson, 2006:12).

It is the responsibility of the training provider to design and develop learning programmes for this intervention. A learning programme is defined as a “purposeful and structured set of learning experiences designed to enable students to achieve pre-specified, exit-level outcomes” (Erasmus *et al.*, 2012:184). In order for any programme to be effective, the purpose for the programme must be clearly defined. The purpose needs to specify why the programme exists and what the students need to achieve in

order to satisfy the requirements of the programme. The CMD programme is aimed at increasing the number of skills in entry-level management occupations in the financial sector. The students are required to complete the CMD qualification, which is registered with the Department of Higher Education as a full qualification and accredited with the BankSETA. The CMD qualification is made up of six modules, namely (Training provider, 2014):

- a) Management and Leadership
- b) Human Resource Management
- c) Financial Management
- d) Strategic Management
- e) Marketing Management
- f) Project Management.

Each of the modules on the CMD programme is outcome-based. This means that the learning outcomes are organised and focused around what is essential for all students to be able to do successfully by the end of the learning experience. “An outcome is the end product of a learning process and includes social and personal skills, learning how to learn, concepts, knowledge, understanding, attitudes and values” (Erasmus & Van Dyk, 2003:173). Each of the modules on the CMD programme has specific outcomes that need to be met by the student (see module outcomes in Appendix Two). Module-specific outcomes include developing competencies involving module information and the understanding thereof within a management leadership context; and competencies relating to assimilated knowledge and skills from a diverse range of disciplines within the management and leadership field. The student should be able to provide evidence of learning competency by means of relevant simulated management situations, case study analysis, solving management problems according to managerial principles, examining the management practices present in their organisation, and examining strategies involved in solving organisational problems presented (Green, Stone & Zegeye, 2014:24).

Once the training outcomes have been determined, the rest of the design of the training content can follow. This is where the curriculum is built. The learning programme’s curriculum indicates the purpose of the assessment, outcomes,

materials and mode of delivery (see Figure 3.1 – Nadler’s critical events model). It also serves as a guide to the facilitator on how learning should be facilitated (Meyer, 2005:149). In this part of the design, what is to be learnt and the sequence of learning is decided upon. It involves the examination of each learning outcome to determine the specific truths, theories, philosophies, skills and activities involved in each learning task (Erasmus *et al.*, 2012:195).

Once the outcomes are finalised, the content of the course is designed. “Content refers to the underlying knowledge, skills, attitudes and values that are required for the student to master the learning outcome” (Erasmus *et al.*, 2012:195). Van Dyk, Nel, Loedolff and Haasbroek (2001:23) define content as “a module, training points and learning events that will empower the learner to complete the various tasks and duties connected with a specific job at which the learning outcomes or the learning objectives of a training system are aimed”. The content of the CMD programme is developed by providing training based on the guidelines provided by the SAQA NQF Level 5 qualification, appropriate to managerial training intervention (SAQA, 2013). The material is structured with a view towards equipping the student to perform more effectively in the workplace.

3.4.1 Stakeholders

The CMD programme is made up of an initial tripartite agreement between the student, the employer and the BankSETA. Each stakeholder has expectations, needs and desires for the training intervention. Identifying the stakeholders on the programme and determining their role is critical, as some stakeholders have a significant amount of influence on the programme. There are four major stakeholders on the CMD programme: the training provider, the BankSETA, the employer and the learner.

3.4.2 Training provider

The training provider, appointed by the BankSETA, has delivered the CMD programme for the past five years. As a private provider of higher education, they must be able to meet the requirements of the programme. The selection criteria are based on the Preferential Procurement Policy Framework (Act 5 of 2000), as well as the

Public Finance Management Act (Act 1999, covering the framework for Supply Chain Management). The procurement process is administered by Concise Consulting Services CC (BankSETA, 2010). The training provider is expected to meet all the requirements in the Service Level Agreement (SLA) signed with the BankSETA. The training provider is responsible for the development and customisation of the study material, conducting and facilitating the CMD programme, and student assessments, as well as providing the BankSETA with continual updates on the delivery of the programme (Training provider, 2015). They also play a vital role in ensuring that the candidates on the programme complete the qualification successfully.

3.4.3 BankSETA

The BankSETA is a statutory body established through the Skills Development Act of 1998 to enable its stakeholders to advance the national and global position of the banking and micro-finance sector. As guided by its mandate, the BankSETA is an agent of transformation and promotes employment equity and broad-based BEE through skills development. In line with its vision, the BankSETA is the initiator and sponsor of the CMD programme. They are commissioned by the South African government to train and upskill the employees in the banking and micro-finance sector. Being the sponsor of the programme, they have a vested interest in ensuring that the programme is successful. Through the CMD programme, the BankSETA aims to prepare delegates for promising careers within the banking sector and, more importantly, encourage the development of the financial sector.

3.4.4 Employer

The CMD programme is made up of learners from different banks and micro-finance institutions. Participating banks or micro-finance institutions on the programme are referred to as “the employer”. Employers are invited to participate on the programme by the BankSETA. An invitation is sent out to the different banks and micro-finance institutions by the BankSETA. Based on their response, the BankSETA will send a quota to each employer, requesting a given number of students to be nominated for the programme. This is the return for the SDL paid by the banks. It is an avenue for employers to increase their talent pool and to meet the organisation’s training

requirements. Twenty two employers which are currently participating on the programme are as follows: Standard Bank, Nedbank, FNB, ABSA, Net1, Bidvest Bank, Woolworths Financial Services, Toyota Financial Services, Albaraka Bank, Ithala Bank, Ooba Bank, U Bank, African Bank, Land Bank, South African Reserve Bank, Mercantile Bank, BMW Financial Services, SBV, HSBC, Avis Fleet, Bankserv Africa and SA Home Loans (Training provider, 2015). Each employer is represented by a Skills Development Officer (SDO), who is responsible for monitoring the learner's performance by liaising with the training provider and the BankSETA.

3.4.5 Learner

At the start of the programme, the BankSETA sends out a brief to all the employers with the criteria that need to be considered for the identification and nomination of a suitable learner. This brief is communicated to different business units within the organisation and learners are identified by their line managers. The line manager is responsible for ensuring that the learner understands what is expected of them while they are on the programme. The manager needs to commit to supporting and coaching the learner during the course of the programme. Once the learner is nominated, he or she must sign an agreement with their employer to participate fully on the CMD programme. Most of the learners are supervisors, team leaders, and junior and middle managers in the banking and micro-finance sector. In many instances, learners view this as an opportunity to grow in their careers and to pursue promotions in their organisations. Successful completion of the programme guarantees a registered qualification at NQF Level 5 for the learner, increasing their opportunity for growth and development in the industry.

3.5 Summary

This chapter has provided an overview of training and development in South Africa, and has highlighted its importance in any organisation. An in-depth definition of training and development was provided, which emphasises the difference between training and development. South Africa is governed by legislation, which is aimed at furthering training in South African organisations. Some of these Acts include the Skills

Development Act, No. 97 of 1998, the National Qualification Framework Act, No. 67 of 2008, and the Skills Development Levies Act, No.9 of 1999.

The requirements for the design and development of a training programme were examined, with emphasis on the course outcome, module outcome, course content and the importance of a programme plan. Stakeholders on the CMD programme were identified and their interests in the programme were discussed with reference to the general goals of the programme. In recent years, programme evaluation has become a crucial element in the training process. The importance of programme evaluation was examined in line with Kirkpatrick's four-level model, which will serve as the theoretical framework for the study. Without evaluation, there is no mechanism for establishing the changes to be made to training programmes (Erasmus *et al.*, 2012:263). This concludes the literature review section of this study. In the next chapter, an overview of the research methodology will be provided.

CHAPTER FOUR

RESEARCH DESIGN AND METHODOLOGY

4.1 Introduction

The literature review provided an extensive overview of the South African banking sector, which was discussed in line with the concept of human resource development.

In this chapter, the research methodology used in the study is discussed. This chapter begins with a description of the research design, research method, research population and research instrument. The methods of data collection and data analysis are then outlined. Thereafter, a discussion on the validity of the methodology and reliability of the research examined is provided. Finally, the ethical considerations and limitations of the study are presented.

4.2 Research design

A research design is defined as the procedure for gathering, analysing, interpreting and reporting data in a research project (Creswell & Plano Clark, 2011:53).

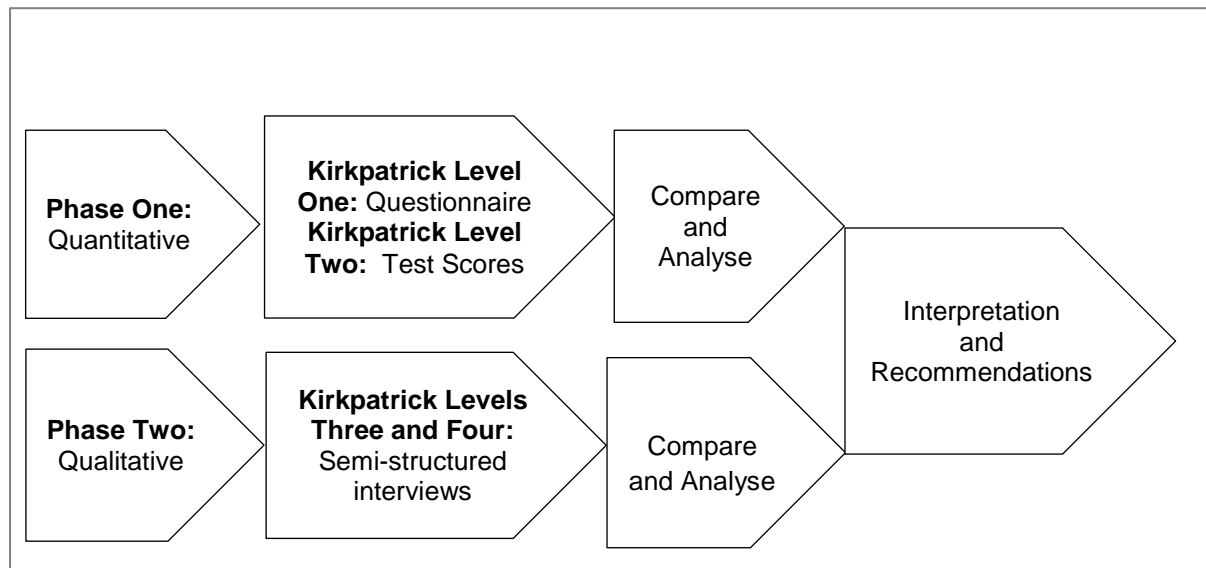


Figure 4.1: Research process

Mouton and Marais (1988:29–32) believe that the research design is a research process whereby the researcher is continuously involved in making plans to carry out the research project with the aim of achieving the research goal, taking into account all practical considerations and limitations.

A mixed-method research design was used for this study, as there are multiple ways to explore a research problem using this method. Over the years, there have been several definitions of mixed methods incorporating methodologies, philosophy, design and purpose. However, Creswell and Plano Clark (2011:5) define mixed-method research as follows:

Mixed-method research is a research design with philosophical assumptions, as well as methods of inquiry. As a methodology, it involves philosophical assumptions that guide the direction of the collection and analysis of the mixture of qualitative and quantitative approaches in many phases of the research process. As a method, it focuses on collecting, analysing and mixing both qualitative and quantitative data in a single study or series of studies. Its central premises are that the use of qualitative and quantitative approaches, in combination, provides a better understanding of the research problem than either approach alone.

The principal research objective of this study was to undertake a holistic investigation of the CMD programme to determine students' perceptions, their increase in knowledge (whether learning has taken place), their ability to apply on-the-job learning and the impact of the programme on the organisation. On a secondary level, the study aims to identify any barriers or obstacles and provide recommendations to the BankSETA. The convergent parallel design was used for this study. The convergent design allowed the researcher to use quantitative and qualitative data-collection methods simultaneously, prioritising the methods equally and keeping each phase independent during analysis. Results were then mixed during the overall interpretation of the findings. The different phases of the design are illustrated in Figure 4.2 (Creswell & Plano Clark, 2011:71).

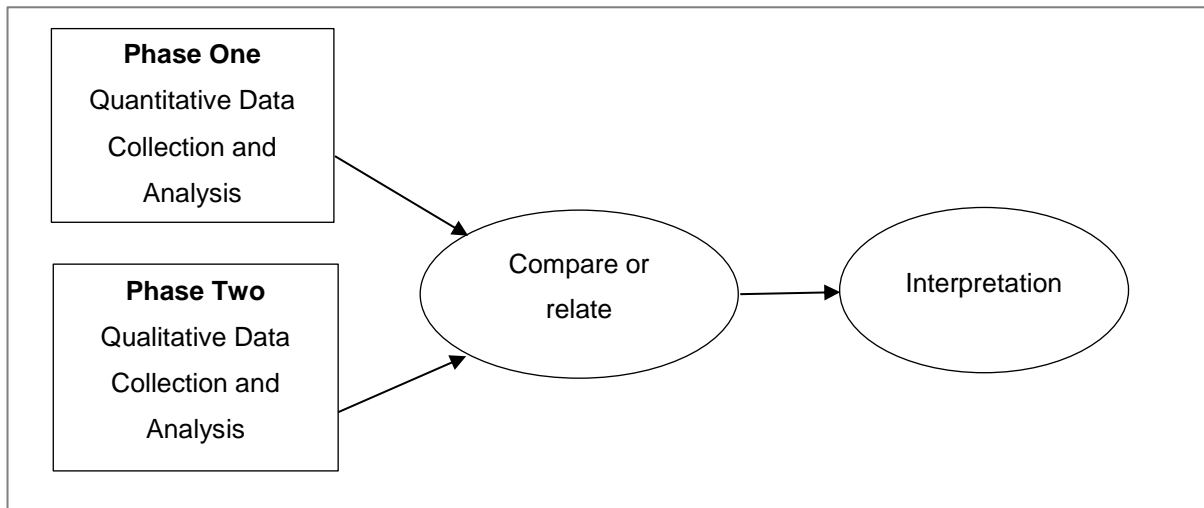


Figure 4.2: The convergent parallel design

Source: Creswell and Plano Clark (2011:71)

In Phase One of the study, questionnaires and test scores were used to collect data from the students at their different class venues to test the first two levels of Kirkpatrick's model, which assesses students' reactions and the learning they acquired from the programme. In the second phase, semi-structured interviews were used to assess the last two levels of Kirkpatrick's model, which involved exploring the students' performance in the workplace and assessing the cost versus the benefits of the programme on learners' career development, as well as its impact on the organisation. In this exploratory follow-up, the plan was to explore the validity of this phenomenon with bank representatives.

The rationale for this approach is its suitability in answering the research objective. A procedure called triangulation was used to obtain a comprehensive understanding of the research objective and to validate research findings within the study (Saunders *et al.*, 2009:154). This technique allowed the researcher to explore many facets of the research objective.

4.3 Research method

The research method is discussed according to the two phases of the study, namely the quantitative and qualitative phases.

4.3.1 Phase One: Quantitative section

Saunders *et al.* (2009:601) define a survey as a research strategy that involves a systematic process of collecting data from a sizeable population. A census was undertaken for this study, as every element of the population was part of the study (Creswell *et al.*, 2016: 234).

- a) The purpose of the questionnaire was to explore students' perceptions of the CMD programme. This is necessary to perform Level One of the programme evaluation, as prescribed by Kirkpatrick (1996). The research instrument that was used in the study is described in the subsequent sections.
- b) To measure knowledge acquired or learning, as prescribed by Kirkpatrick (1996) in Level Two of his model, students' test scores (a combination of the formative and summative results) for each module of the CMD programme were considered. A percentage of each assessment instance in the module was used to perform this analysis.

4.3.2 Phase Two: Qualitative section

The qualitative research method entailed the use of semi-structured interviews. Interviews were conducted with bank representatives to investigate Level Three of Kirkpatrick's (1996) model. This involves the analysis of behaviour, which is the extent of the applied learning back on the job (implementation). Semi-structured interviews were also conducted with BankSETA staff members who work on the CMD programme. This addressed Level Four of the model, which assesses the impact of the programme on the career development of learners, as well as its impact on the organisation.

4.4 Data collection

Data collection is a vital phase in the implementation of a research project. According to Saunders *et al.* (2009:590), “data are facts, opinions and statistics that have been collected together and recorded for reference or for analysis”. In order to draw valid conclusions from a study, it is essential that the researcher has accurate data to analyse and interpret.

4.4.1 Target population

The target population is the group or individual from whom the research will draw inference (Kitchenham & Pfleeger, 2003:17). These individuals need to be in a position to answer the questions posed in the questionnaire and during the interviews.

4.4.1.1 Phase One: Quantitative section

During the first phase of the research, the population consisted of an accessible number of students (207 students) registered on the CMD programme. The students’ details were obtained from the training provider’s student portal. The test scores (a combination of formative and summative results) for these students were accessed from the training provider’s database. In summary, the same students were used to evaluate Levels One and Two, which formed the quantitative phase of the research.

The actual process of collecting the quantitative data took place over a period of one month. Prior to the distribution of the questionnaire, a written approval to conduct the study was obtained from the BankSETA, the training provider, as well as UNISA’s research committee. The questionnaires were couriered to all the regions where the CMD programme takes place. They were marked for the attention of the facilitators, who acted as gatekeepers in administering the questionnaires. They were also required to sign a confidentiality agreement to protect the students in this process. All completed questionnaires were collected from the fieldworkers by the courier and were then sent to the researcher.

4.4.1.2 Phase Two: Qualitative section

Creswell and Plano Clark (2011:186) suggest that the sample size in the qualitative phase should be smaller than that used in the quantitative phase. These authors argue that having a smaller sample size will assist in developing meaningful themes from the research project. In the second phase, semi-structured interviews were conducted with three bank representatives, as well as three BankSETA staff members who work with the CMD programme, to address Levels Three and Four of Kirkpatrick's model (1996). Semi-structured interviews were used to give the interviewer a wide range of interview questions, starting with a set of interviewing themes, and the ability to vary the way in which the questions were asked and to ask new questions in the context of the research situation (Saunders *et al.*, 2009:320). The theoretical framework was used as the basis to develop the interview questions.

Initially, the researcher intended to use a focus group to measure whether students' behaviour in the workplace had changed as a result of the CMD programme – Level Three of the theoretical framework. However, due to changes in the management of the programme from the BankSETA, the researcher experienced difficulty in securing a meeting with the participants. The researcher's aim was to use the Programme Manager from BankSETA to act as a gatekeeper in setting up a meeting.

In order to alleviate this challenge, semi-structured interviews were conducted with three representatives from the participating banks on the CMD programme. This methodology was found to be suitable because the bank representatives who were interviewed interacted with the line managers in their respective banks on a continuous basis prior to the interviews. The three bank representatives who were interviewed have been in the banking sector as Learning and Development specialists for over five years. The number of students represented between these three banks was sixty-four. In some instances, these bank representatives interacted directly with trainees on the job, both before and after the training. The researcher provided the bank representatives with the interview questions before the interviews took place. Each bank representative who was interviewed sent the interview questions to their line managers for input before meeting with the researcher for the interview. They collated the feedback received from their line managers and used this as a basis when

responding to the interview questions. The interviews to measure Level Three took place between February and March 2016. Before the commencement of each interview, the interviewees were asked to review and sign a consent form to participate in this study (see Appendix Three). All three interviews were conducted face-to-face and each was tape-recorded in its entirety. On completion of the interviews, the audiotapes were transcribed verbatim.

The interviewees were individuals who have previously worked, or are currently working, on the programme, ensuring that junior and middle managers in the banking sector are well trained and equipped to be effective in their different roles. Initially, they were informed of the interviews face-to-face. This was followed up by means of an email that explained the purpose of the study, and the reason for a face-to-face interview, which would take place at their offices in Midrand. Thereafter, a few emails were sent to all three interviewees, requesting feedback to secure a date. The interviews to measure Level Four took place between October and December 2015. Before each interview commenced, the interviewees were asked to review and sign a consent form to participate in this study. All interviews were conducted face-to-face and were tape-recorded in their entirety. On completion of the interviews, the audiotapes were transcribed verbatim.

4.4.2 Sampling method

Kitchenham and Pfleeger (2002:17) define a sample as a representative subset of the target population, selected to obtain information concerning the characteristics of the population. A sample is a group of people who are selected to participate in a study. It is important to have a representative sample, in order to generalise the results to the target population. Thus, a major concern when sampling a population is ensuring that the sample is representative. Different sampling methods were used during each phase of the research project.

4.4.2.1 Quantitative phase

A census was used in this phase of the study, as the population was finite and relatively small (200). Considering the possibility of a low response rate, it was decided

that a census would be appropriate. Bryman and Bell (2011:176) define a census as the listing of the entire population. This means that the data are collected as a representation of all units in the population rather than in relation to a sample of units of that population, and the data are treated as census data. This method controls bias and enables generalisation to the theoretical population (Bloomberg & Wolpe, 2012:104).

All the students registered on the current CMD programme were given a questionnaire to complete. The students were divided into seven groups according to location: Johannesburg, Pretoria, Durban, Cape Town, Port Elizabeth, Kimberly and Limpopo. The groups in Port Elizabeth, Kimberly and Limpopo were relatively small as compared to those in the other regions, with an average of 35 students in a class. In order for each of these regions to be represented fairly, all the students were invited to complete the questionnaire.

The test scores were collected for the first four modules for all students registered on the programme to measure Level Two of Kirkpatrick's model. These four modules are Management and Leadership, Financial Management, Strategic Management and Marketing Management. These modules were chosen because at the time the data were collected these were the modules that had been completed and they constituted 67% of the course. These test scores comprised a combination of formative and summative assessments. The data from these marks helped to determine whether learning took place and increased the extent to which the findings of the research project were applicable to similar development programmes within the BankSETA.

4.4.2.2 Qualitative phase

Purposive sampling, as opposed to probability sampling, was used in the second phase of the research study, as it is less complicated and the respondents are more accessible (Kitchenham & Pfleeger, 2003:19). With this sampling method, the respondents were selected by the researcher based on their involvement in the CMD programme. The strength of this sampling method hinges on selecting information-rich cases, with the aim of generating valuable data and understanding the phenomenon under investigation (Bloomberg & Wolpe, 2012:104). The researcher sought to locate

individuals who were involved in the CMD programme with the objective of describing a particular context – to assess whether the participants' behaviour changed as a result of the training, in detail, not to generalise to another context or population. In qualitative research, representativeness and generalising from a specific scenario to the general is secondary to the participant's ability to offer information about themselves and their surroundings (Bloomberg & Wolpe, 2012:104).

The research sample for Level Three included three bank representatives who participated in the CMD Steering Committee meeting. A non-probability sampling method was used because it permits the selection of interviewees whose qualities or experiences provide an understanding of the phenomena in question and is therefore valuable (Creswell & Plano Clark, 2011:173–174). The criteria for selection of participants were as follows:

- a) All participants had been participating in the CMD programme for the last two years.
- b) All participants were involved in one way or the other with the South African banking sector.

The interviewees were informed by email about the interviews to measure Level Three – whether the behaviour of the students in the workplace had changed as a result of the programme. Prior to the interviews, they shared the interview questions with the participants' line managers and requested input that was shared with the researcher during the interview session.

In order to measure Level Four of Kirkpatrick's model, three BankSETA staff members were interviewed. A non-probability sampling method was used because it permits the selection of interviewees whose qualities or experiences provide an understanding of the phenomena in question and is therefore valuable (Creswell & Plano Clark, 2011:173–174). Electronic invites were sent to four BankSETA staff members to conduct these interviews. These staff members had worked on the CMD programme. Thereafter, a few emails were sent to all three interviewees as a follow up to secure a date. The interviews took place between October and December 2015. Before each

interview session commenced, the interviewees were asked to review and sign a consent form to participate in this study. All interviews were conducted face-to-face and were tape-recorded. On completion of the interviews, the audiotapes were transcribed verbatim.

4.5 Research instruments

The use of different data-collection techniques and triangulation is imperative in trying to attain an in-depth understanding of the research problem. This strategy adds accuracy, range and depth to the study and provides corroborative evidence of the data obtained (Creswell, 2007). As a result, a number of data-collection methods were used in this study, including questionnaires, test scores and semi-structured interviews.

4.5.1 Phase One: Quantitative phase

As mentioned in Section 4.3.1, the quantitative data in this study was gathered using self-developed questionnaires and test scores from the training provider database.

4.5.1.1 Questionnaires

Troachim and Donnelly (2006:110) define questionnaires as a type of research survey, which are typically paper and pencil instruments, that the respondent completes. Questionnaires are a common measurement instrument used in social science research. The type of questionnaire that was used in this study was a self-administered questionnaire. With this method, respondents answer questions by completing the questions themselves (Bryman & Bell, 2011:231).

Advantages of a self-administered questionnaire

Self-administered questionnaires tend to be less costly to administer (Bryman & Bell, 2011:232). The population is geographically spread in different regions of the country, and the cost of handing out the questionnaires to the students in class and collecting them back after they had been completed was therefore cost-effective and efficient.

This method was also quicker to administer and the absence of the researcher contributed to the respondents providing unbiased answers (Bryman & Bell, 2011:232). They tend to be more convenient for the respondents because respondents can complete the questionnaire at their own pace.

Disadvantages of a self-administered questionnaire

A disadvantage of self-administered questionnaires identified by Bryman & Bell, (2011:233) is the inability of the researcher to probe respondents to elaborate on an answer. In addition, respondents cannot be asked questions that are not relevant to them, as they are likely to be perceived as boring. There is also a risk that questions which are not answered by respondents will result in missing data. With this in mind, the researcher employed a mixed-method design to increase validity of the research through triangulation.

A total of 207 students were contacted to participate in the survey. Of these students, 171 completed the questionnaire. The questionnaire had a cover letter, which informed respondents of the purpose and significance of the research and also informed them that participation was voluntary and at their own discretion. Also included in the cover letter was the time required to complete the questionnaire and the assurance that respondents could discontinue their voluntary participation at any time. The letter also assured respondents of the anonymity and confidentiality of their responses (Tshilongamulenzhe, Coetzee & Masenge, 2013:8). The questionnaires were sent to each region by courier, except for Johannesburg and Pretoria where the forms were handed directly to the facilitators who acted as gatekeepers. All completed forms were collected by the facilitators, who returned them to the researcher. The facilitator, also known as the lecturer, facilitates learning for each module on the programme. The facilitators were briefed by email and face-to-face with regard to the process to be followed, prior to administering the questionnaires. The facilitators were also provided with a confidentiality agreement that was to be signed and returned with the completed questionnaires.

At the beginning of the exercise, facilitators explained the purpose and procedure of the survey to the students. This assisted in alleviating any fears that students may

have had of being victimised as a result of their participation. Anonymity related to their identities and responses was also assured. It was expected that an assurance of confidentiality of responses and a guarantee of anonymity would increase the reliability of the results. The participants were informed that they were not obligated to respond to all the questions. The questionnaire was written and conducted in English.

Layout of the questionnaire

The formulation of the questions is fundamental for ensuring that the questions are phrased clearly and unambiguously. Dillman (2000) believes that an attractively laid out questionnaire is likely to attract a high-response rate. This author emphasises that the questionnaire should be short, clear and easy to read with enough spacing between the questions. The questionnaire was designed in such a way as to elicit information that would help achieve the research objectives. The questionnaire consisted of closed-ended questions in order to obtain standardised data that could easily be analysed. The questionnaire used a five-point Likert scale, with a response format ranging from 'strongly disagree' to 'strongly agree'. The group of questions was designed in a horizontal format, except for Section A (biographical details) where the questions were arranged in a vertical format to distinguish questions from answers. This eliminates confusion on the part of the respondent and allows for coding to be carried out easily (Bryman & Bell, 2011:238).

The questionnaire was divided into two sections (refer to Appendix Four). Section A covered the biographical details of the respondents, which assisted in describing the sample and possibly drawing inferences regarding the responses of different demographical groups; Section B was divided into two phases. Phase One examined the internal perceptions of the CMD programme. In this phase, questions were posed around the relevance of the programme to the banking sector, students' perceptions of the training material used in the programme, and the suitability of the facilitators. Phase Two of the questionnaire examined external factors that affect the CMD programme and how students perceive these factors. Issues concerning the venue and safety were addressed in this section. Section B aimed to understand how the students perceive the programme, based on internal and external factors (refer to Figure 4.3).

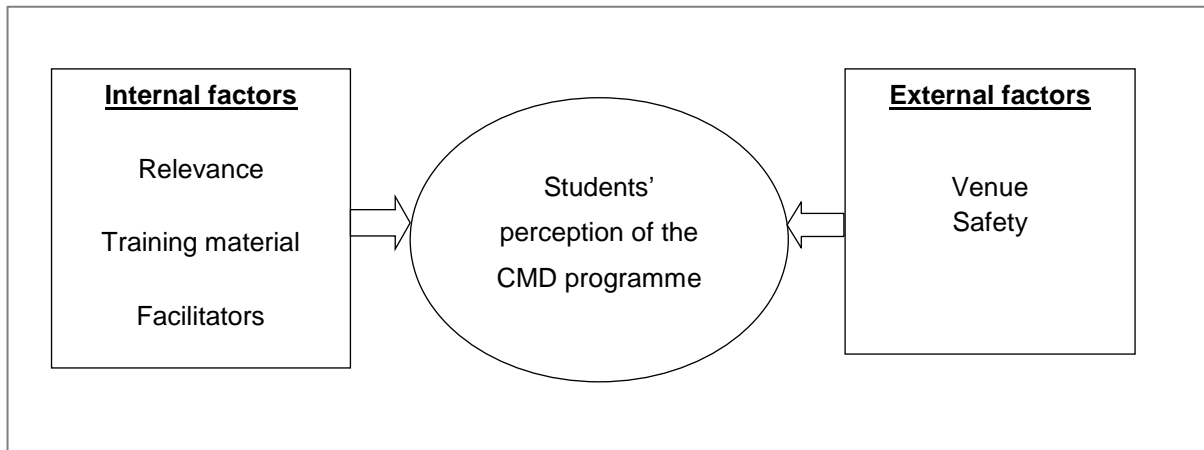


Figure 4.3: Students' perceptions of the CMD programme

4.5.1.2 Test scores

A database research technique which entails extracting students' results from the training provider's database was used to measure learning. These results were a combination of the formative and summative marks that students on the CMD programme received. These scores were used to determine whether learning took place while the students were on the programme. In order to measure learning effectively, results for each assessment instance for the first four modules were retrieved from the training provider's database. This included each student's test, assignment and exam result for the first four modules (Management and Leadership, Financial Management, Strategic Management and Marketing Management). The researcher obtained permission from the training provider to access this information. The results of the entire group of students increased the extent to which the findings of the research project are applicable to similar development programmes within the BankSETA.

4.5.2 Phase Two: Qualitative phase

The method used in this phase of the research consisted of semi-structured interviews. The aim was to obtain concrete and detailed information produced by the subjects, based on experience.

4.5.3 Semi-structured interviews

A semi-structured interview is a research method used mostly in social science. While a structured interview has a standard set of questions with no allowance for deviation, a semi-structured interview is open, allowing new ideas to be shared during the interview as a result of what the interviewee says. The interviewer in a semi-structured interview generally has a framework of themes and questions to be explored (Saunders *et al.*, 2009:320). It is important for the interviewer to inform the interviewees well in advance about the background and purpose of the study (Troachim & Donnelly, 2006:126). This method is generally beneficial for the interviewer, as there is room to probe and ask for clarification. This technique takes a far more personal form than a questionnaire.

Steiner (1996:124) defines this type of interview as having a sequence of themes to be covered, with suggested questions. With this technique, there is openness to changes of sequence and forms of questions in order to follow up on the answers provided and the stories told by the interviewee. He also views this process as a conversation between two people on a subject of mutual interest (Steiner, 1996:125). During this conversation, the interviewer must establish an atmosphere in which the subject feels safe enough to talk about his or her experiences or feelings. In order to achieve this goal, Steiner (1996:128) believes that the conversation should start with a briefing session in which the interviewer explains the purpose of the interview, the use of the recorder and also provides the subject with an opportunity to ask questions. A debriefing session should follow after the interview to address any uncertainties and concerns raised by the subject.

In this study, semi-structured interviews were deemed most suitable as they enabled the researcher to understand the relationship between variables. It must be acknowledged that interviews, while serving a useful role in gathering data, are not without disadvantages. Interviews can be time-consuming and they are resource-intensive (Troachim & Donnelly, 2006:124). The interviewer needs to be well trained on how to answer any questions. Securing a suitable time and place for the interview can also be a major challenge.

Three bank representatives and three BankSETA employees were interviewed to test Levels Three and Four of Kirkpatrick's theoretical framework. The interviews lasted for about 45 minutes. A list of questions on fairly specific topics was covered, however the interviewee had a great deal of leeway on how they chose to respond to each question (Bryman & Bell, 2011:467). Flexibility is vital when using this data-collection method, as one question might lead to other questions not included in the original pool of questions. While conducting the interview, the sequence of questions changed as the data-collection process unfolded.

4.6 Data analysis

In this section, data are managed, organised and analysed to illustrate how the researcher arrived at her findings (Bloomberg & Wolpe, 2012:109). This process seeks to reveal important insights into the phenomenon that is being researched, by transforming raw data into meaningful findings. The challenge with data analysis is to make sense of the large amount of data collected, reduce the information and identify significant patterns to create the framework.

4.6.1 Quantitative data analysis

Descriptive statistics and frequency counts of the demographics and of the response questions were used to analyse the data. With the help of a statistician, the John Macintosh Programme (JMP) from the Statistical Analysis System (SAS) was used to analyse the data (Wass, 2014:25). JMP combines powerful statistics with dynamic graphics, in memory and on the desktop. Interactive and visual, JMP reveals insights that raw tables of numbers or static graphs tend to hide. Other statistical methods used in the analysis of the quantitative data included Cronbach's alpha, the Tukey-Kramer test and an analysis of variance.

Cronbach's alpha

Cronbach's alpha is commonly used in social and organisational sciences to evaluate inter-item consistency within a factor and overall scale reliability (Bonett & Wright,

2015:3). Cronbach's alpha is referred to as a measure of internal consistency and its reliability when used to represent multiple questionnaires or test items. Bonett and Wright (2015:4) argue that it is inappropriate to report only on the sample value of Cronbach's alpha; a confidence interval for the population value of Cronbach's alpha should accompany the sample value. Inferential statistics were used in the study to supplement the results obtained through Cronbach's alpha. Bonett and Wright are of the view that the reliability of measurement could vary between different population groups (such as the gender, age and ethnic group of individuals) and the testing environment. A Cronbach's alpha of more than 0.7 should be acceptable, depending on the type of application and the population reliability value. Bonett and Wright (2015:5) state that current practice would view a reliability value of 0.65 as 'unacceptable' and a reliability value of 0.85 as 'excellent'.

Analysis of Variance (ANOVA)

The Analysis of Variance (ANOVA) is a test procedure that is used to compute the F-statistic. The F-statistic is used to compare the mean of a numeric random variable across multiple populations (Wegner, 2016:298). The purpose of ANOVA is to determine whether there is a statistical relationship between the factor and the response variable or whether the two measures are statistically dependable on one another. A statistical relationship is found between a factor and the response variable when there is at least one factor level's sample mean that is different to the other factor sample mean. If the sample means are not significantly different, it can be concluded that the factor has no influence on the outcome of the response variable and that the two measures are statistically independent of each other (Wegner, 2016:299).

A one-factor ANOVA was used in this study to explain the differences between sample means. The one-factor ANOVA examines the influence of only one factor to explain possible differences in sample means. ANOVA operates on a principle that large F-statistic values imply significant differences between at least two population means, which provides sufficient evidence to reject H_0 in favour of the H_1 . Alternatively, small F-statistic values imply that there are no significant differences between population means, and hence the sample evidence indicates that H_0 is probably true. The JMP programme was used to perform an analysis of variance using the one-factor ANOVA (Wegner, 2016:298).

According to Wegner (2016:313), in order to give validity to the statistical findings from analysis of variance, the following assumptions need to be satisfied:

- a) The populations from which the samples of each factor level are drawn must be normally distributed.
- b) The population variances must be equal.
- c) The samples for each factor level must be randomly selected and independent of each other.

Tukey-Kramer

The Tukey-Kramer test, also referred to as a multiple comparison test, is suitable for the simultaneous testing of hypotheses concerning the equality of three or more population means (Tukey, 1991:100–116). When samples have been taken from several populations, a question of interest is whether the populations all have the same mean. Instead of using the normal T-distribution test, which becomes more unreliable as the number of samples increase, Tukey suggested using a standardised range of distribution. The Tukey-Kramer test is a more suitable test to compare the averages of populations of different sizes (Ritcher & McCann, 2012:508). It can be used on raw data to find means that are significantly different from one other. It compares the means of every treatment to the means of every other treatment; that is, it applies simultaneously to the set of all pairwise comparisons (Ritcher & McCann, 2012:508).

4.6.2 Qualitative data analysis

Bloomberg (2014:135) explains that qualitative data analysis can be categorised under the following sequential phases: organising the data, generating categories, identifying patterns and themes and coding the data. This process is effective in managing large amounts of data that is common when using data-collection techniques, such as interviews and focus groups. The data-analysis phase began before the interviews took place to ensure that the questions were accurate, specific and easily understood by the respondents so as to illicit clear and correct responses. All the interviews were recorded and transcribed verbatim.

According to Ryan and Bernard (2003:88), being clear and reporting on the technique employed for determining themes in qualitative research is paramount because 1) determining themes is the foundation of most social research, 2) clearly defining the manner in which themes were established allows consumers of the research to assess the methodology and 3) qualitative researchers need unambiguous and uncluttered terminology to communicate with each other across disciplines and epistemological positions. Ryan and Bernard (2003:88) advise that while themes can be determined from the investigator's prior theoretical understanding of the phenomenon being studied, in most instances, themes stem from the data.

Thematic analysis is a method of identifying, analysing and reporting patterns or themes within data (Braun & Clarke, 2006:4). This method is widely used in analysing qualitative data; however, there has been some disagreement on how to go about it. Thematic analysis consists of six phases, which are similar to the phases of other qualitative research and not necessarily all unique to thematic analysis. Firstly, the researcher needs to familiarise him or herself with the data. Secondly, initial codes are identified to generate a list of ideas that are common to the data. Thirdly, codes are sorted to form potential themes on a broad level. Thereafter, the themes are reviewed to eliminate those that do not provide sufficient information. The fifth phase consists of defining and naming the theme and then producing the report. In this study, the Ryan and Bernard key-words-in-context approach was adopted.

Ryan and Bernard (2003:85) state that analysing text involves several tasks: "...1) discovering themes and subthemes, 2) winnowing themes to a manageable few (deciding which themes are important in any project), 3) building hierarchies of themes or codebooks, and 4) linking themes into theoretical models".

Constructing themes from the data is known as an inductive approach, which, as previously mentioned, and under the guidance of Bryman and Bell (2003), is applicable to the construction of the themes associated with this study. Sandelowski (1995:373) observed that the scrutiny of texts starts with looking through the material and underlining key phrases "because they make some as yet inchoate sense". Ryan and Bernard (2003:88) suggest that discovering themes in written transcripts

“...typically involves pawing through texts and marking them up with different coloured pens”.

According to Ryan and Bernard (2003:90) there are various techniques used for examining data, including repetitions, indigenous typologies or categories, metaphors and analogies, transitions, similarities and differences, linguistic connectors, missing data and theory-related material. Notwithstanding the different methods available in the construction of themes, the researcher has opted to follow a repetitive approach.

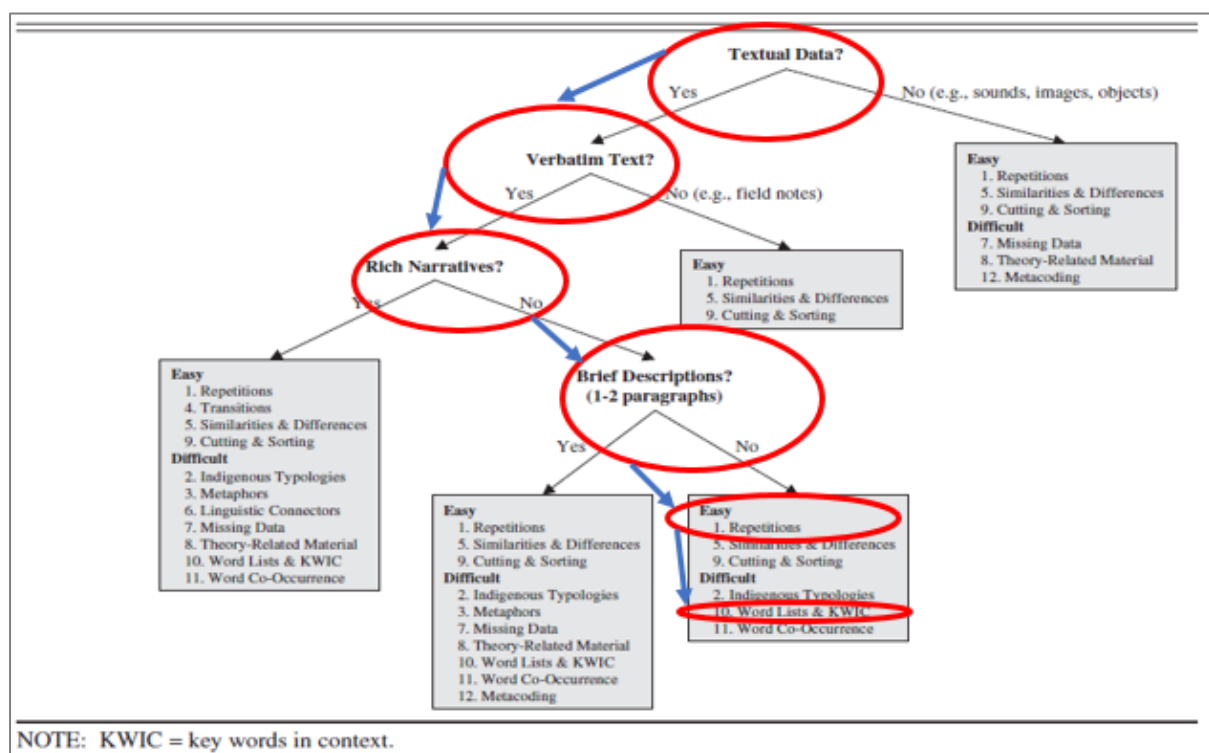


Figure 4.4: Selection of theme-identification technique

Source: Adapted from Ryan and Bernard (2003:102)

Figure 4.4 illustrates the process of arriving at repetition and Word Lists/KWIC (key words in text), applied for theme identification in this study. The circled sections, linked by arrows, indicate the process followed, which is described as follows. Textual data and verbatim text were collected and because the text was limited, the rich narrative path could not be followed. The data collected can be described as brief descriptors of less than one to two paragraphs, indicating that repetition (easy) and Word

Lists/KWIC (difficult) were appropriate techniques to employ in order to identify themes from the data collected for this study.

Ryan and Bernard (2003:100) report that repetition is one of the most simplistic ways in which to identify themes. Ryan and Bernard (2003:97) confirm that “word-based techniques are fast and are an efficient way to start looking for themes, particularly in the early stages of research”.

To validate the researcher’s choice to pursue a process of repetition to determine themes, Bogdan and Taylor (1975:83) argue that, in many instances, the clearest themes within a body of data are those “topics that occur and reoccur”. Ryan and Bernard (2003:88) confer that “the more the same concept occurs in a text, the more likely it is a theme”. They do, however, assert that “how many repetitions are enough to constitute an important theme...is an open question and one only the investigator can decide”.

To begin the formal process of analysing the data contained in the interviews, the data was transcribed and the information was printed on A4 sheets. These sheets were colour-coded to identify themes for each of the questions posed during the interviews. Summaries of each question were made in order to cross-analyse the data from the different respondents. This helped to identify themes that were linked together, either similarly or divergently, and this collectively described or analysed the research objective. Further to this, themes were examined and compared within each interview question. Thereafter, the themes were compared across the interview questions and in conjunction with the theoretical framework that was being examined. These processes were not done separately but were interconnected throughout the process of analysis. Based on the analysis, the researcher was able to move forward and consider the broader implications of the research. Conclusions and recommendations were then formulated.

4.7 Ethical considerations

In any research study, ethical issues relating to the protection of the participants are of utmost important. Ethical issues revolve around the following questions (Bryman & Bell, 2011:122):

- a) How should we treat the people on whom we conduct research?
- b) Are there activities in which we should or should not engage in our relations with them?

It is the responsibility of the researcher to ensure that the participants are protected. The process involves soliciting voluntary cooperation and ensuring that the respondents are well informed of the purpose of the study (Bloomberg & Wolpe, 2012:124). In order to protect the participants, the way the information collected is treated is of vital importance. In this study, there was no anticipation of any serious ethical threats to the participants or to their well-being. However, measures were taken to ensure that the participants were protected and that their rights were upheld.

4.7.1 Quantitative phase

Firstly, informed consent remained a priority throughout the study. Informed consent is defined by Saunders *et al.* (2009:190) as a participant's consent given freely and based on full information about his or her rights and the way that the data will be used. A consent form was attached to the cover page of the questionnaire. It detailed the purpose of the study and each student's right to voluntary participation. In addition, all participants who completed the questionnaires also signed separate consent forms. Permission was also received from the training provider to obtain the test scores.

Secondly, participants' rights and interests were considered to be of primary importance when choices were made about the reporting and dissemination of data. This was to ensure that the participants were free from harm. Bryman and Bell (2011:18) categorise harm into different facets, including physical harm, harm to the participants' development of self-esteem, stress, harm to career prospects or future

employment and inducing subjects to perform blameworthy acts. Confidentiality in this study was maintained by keeping the names of the participants and other significant information anonymous. Cautionary measures were taken to secure the storage of research-related records and data, and nobody other than the researcher and the statistician had access to this material. Furthermore, the statistician signed a confidentiality agreement, committing to not disclose any information to a third party. These agreements were also signed by every facilitator who acted as a gatekeeper in administering the questionnaires. Participants who experienced any form of emotional discomfort would have been referred to the UNISA psychotherapy clinic free of charge.

According to Bloomberg and Wolpe (2012:125), in quantitative research, the issue of trustworthiness is addressed through validity (this is the degree to which something measures what it intends to measure) and reliability (this is the consistency with which it measures the phenomenon over time). To construct validity, there are three tactics: using multiple sources of evidence, establishing a chain of evidence and having key informants review a draft case study report (Yin, 2003:83–85). In this study, the use of various (quantitative and qualitative) instruments contributed to the validity of the study and also allowed for generalisation. To ensure validity, the questionnaire was reviewed by a qualified statistician for scrutiny. This process resulted in minor changes being made to the questionnaire. The statistician also confirmed that the questionnaire adequately measured the reaction level of the theoretical framework.

4.7.2 Qualitative phase

Obtaining informed consent and ensuring confidentiality in the qualitative phase was of equal importance. The researcher assured the interviewees that the names and the details of the respondents would not be disclosed. The respondents were also assured of confidentiality and anonymity. In qualitative research, the issue of trustworthiness is addressed through credibility, dependability, conformability, transferability and authenticity.

Credibility

Every effort was made to establish credibility or confidence in the truth of the findings for the participants. Credibility is obtained through the individual's experiences and is not defined by the researcher (Saunders *et al.*, 2009:182). Triangulation in data collection is important because it improves credibility if multiple data sources reveal the same finding (Shank, 2006:114).

Dependability

Dependability refers to the ability to know where the data in a given study comes from, how it is collected and how it is used (Shank, 2006:114). To increase dependability in this study, member checks occurred, where an external party – in this case the external moderator – would examine the notes to make sure that the data were saying what the researcher claimed it was saying (Shank, 2006:114).

Conformability

The researcher endeavoured to remain empathetically neutral at all times. The researcher remained non-judgemental and reported the findings as truthfully and in the most balanced way possible. Furthermore, the researcher created an audit trail that consisted of all the raw data, analysis notes, process and personal notes (Shank, 2006:115). The researcher has kept a file which contains all the interview transcripts, notes on observations and experiences, the completed signed consent forms of all the participants and the ethical approval.

Transferability

Transferability is the degree to which themes or research protocols can be transferred or generalised to other settings, contexts or populations (Shank, 2006:115). The researcher will describe every step of the process in as much detail as possible to enable the reader to decide whether the findings are applicable (or can be 'transferred') to other situations/environments.

Authenticity

Authenticity mainly refers to the 'truth' or fairness in the presentation of all value differences, views and conflicts (Shank, 2006:116). The researcher did everything in her power to ensure that the true account of events, as shared by participants, was given.

4.8 Limitations of the study

This study contains certain limitations, some of which are related to the research methodology used and some to the study's research design. Consideration has been given to ways of accounting for and minimising their impact on the study.

One of the key limitations of this study is the issue of subjectivity and potential bias regarding the researcher's participation in the study as an employee of the training provider and the former Programme Manager of the CMD programme. A related limitation is that interviewees may have experienced difficulty adjusting to the researcher's role as an interviewer. This is because a few of the participants know the researcher. Their responses may, therefore, have been influenced or affected. They might have been guarded and less candid, offering responses that they perceived the researcher might be seeking or that might be helpful to her. Steps to mitigate these limitations were taken. Fortunately, prior to collecting the data, the researcher moved into another division in the institution. The researcher used the facilitators as gatekeepers in administering the questionnaires. Objectivity was also maintained by not being selective about which data to report on (Saunders *et al.*, 2009:199). To reduce the limitation of potential bias during analysis, all participants' names were removed and interview transcripts were coded, so as not to associate any material or data with a particular individual.

Of the six modules on the CMD qualification, not all were evaluated in the process of analysing the student's test scores. At the time the data was collected, only four of the six modules were completed. The four modules that were completed were analysed to measure whether learning had taken place. The researcher felt that the four

modules made a worthy representation of the data, as they constituted 67% of the modules on the programme.

When measuring the extent to which the students' behaviour has changed as a result of the programme, only three bank representatives from the twenty-two banks represented on the programme were interviewed. In order to ensure that all the different banks were represented, bank representatives from one of the four big banks, a small bank and a central bank were interviewed.

Other limitations to the study included budget and time constraints. Because a mixed method was used in this study, data collection and analysis took longer than anticipated. With the help of the researcher's supervisor, and with discipline, the researcher expected to finish this research by the end of 2016. The researcher also applied for funding from UNISA student funding to address the limitations around the budget.

4.9 Summary

This chapter reflected on the research methodology, design strategy, data-collection method and the processing of the data. It provides a satisfactory background for the discussion of the research findings and results in the following two chapters.

CHAPTER FIVE

QUANTITATIVE RESULTS

5.1 Introduction

As already discussed in Chapter One, this research attempts to holistically evaluate one of the BankSETA programmes – the Certificate in Management Development (CMD) – according to Kirkpatrick’s (1996) four-level theory. It is aimed at determining and making recommendations to all stakeholders involved on areas of improvement that could help to refine the delivery of the programme. Figure 5.1 demonstrates the data-collection method that was used at each phase of the model.

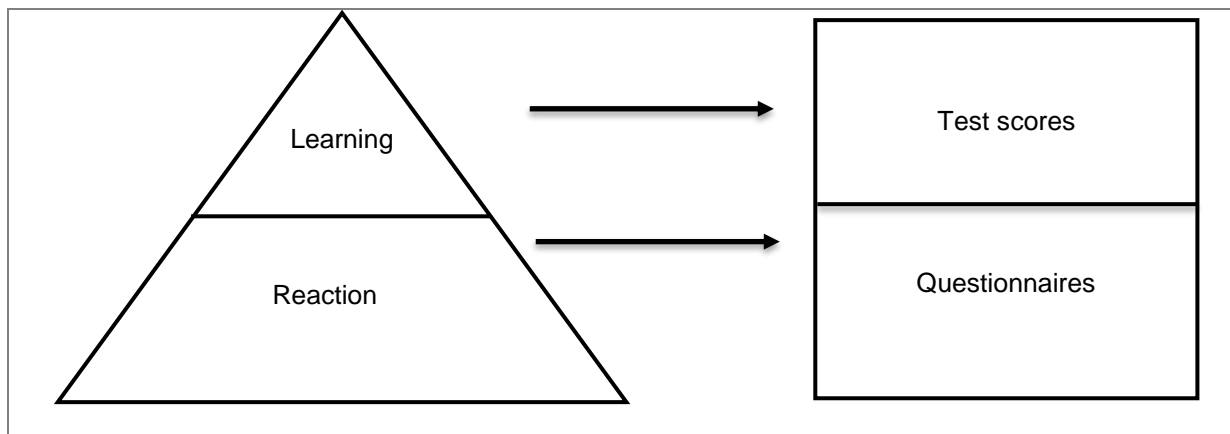


Figure 5.1 Phase 1: Kirkpatrick’s training evaluation model in relation to the data-collection method

In order to achieve the aim of this project, questionnaires and test scores were used to measure Levels One and Two of the framework, while semi-structured interviews were used to assess Levels Three and Four.

This chapter will focus on the analysis and interpretation of the results in Phase One of the study, the quantitative phase. The results will provide a basis for the recommendations and conclusions that will be discussed in Chapter Seven.

5.2 Responses to questionnaires and test scores

In this section, the responses to the questionnaires and test scores are presented and discussed in detail.

5.3 Level One of Kirkpatrick's model: learner perceptions of the learning programme

Printed questionnaires were used to increase the response rate. As outlined in Chapter Four, the students attend class blocks every month at the training provider's premises. This made it easy for them to complete the questionnaires while in class. Prior to the dissemination of the printed questionnaires to the various regions, a codebook was created. The codebook contained the format and label of each variable in the questionnaire (refer to Appendix Five). A good codebook allows for clear and succinct communication of research data to others, and ensures that the data is understood and interpreted properly (Bryman *et al.*, 2014:303). Once the questionnaire was completed, the codes were used to capture the information into an Excel spreadsheet. All the questions were quantitative in nature. The John Macintosh Programme (JMP) from the Statistical Analysis System (SAS) was used to analyse the data (Wass, 2014:25). This software programme makes it easy to view and explore data, it helps to identify relationships and hidden trends, dig into areas of interest, and move in new directions. It caters for communication capabilities and quality enhancement practices (SAS Institute Inc., 2009:1). The researcher captured the data from the completed questionnaires into an Excel spreadsheet. The data was analysed with the aid of a professional statistician to determine students' perceptions of the CMD programme.

The respondents were asked to complete the questionnaire, which consisted of two sub-dimensions: the internal and external sub-dimensions. In the first sub-dimension, the internal sub-dimension, questions were posed around the relevance of the programme to the banking sector, students' perceptions of the training material, as well as the suitability of the facilitators on the programme.

Sub-dimension two of the questionnaire examined external factors that affect the programme and how students perceive these factors. The venue and safety were addressed in this section.

5.3.1 Response rate

A census was conducted, based on the different provinces in which students currently enrolled on the CMD programme resided. Participation was voluntary. Respondents were invited to participate, but were free to decide if they wanted to participate. There were 171 students who indicated that they were willing to participate. Only 31 respondents failed to complete the questionnaire, which represented a response rate of 82%, as indicated in Table 5.1.

Table 5.1: Response rate

Region	Number of questionnaires distributed	Number of questionnaires received	Response rate
Johannesburg	74	55	74.32%
Pretoria	31	28	90.32%
Cape Town	47	46	97.87%
Durban	24	11	45.83%
Port Elizabeth	6	6	100%
Kimberley	16	16	100%
Polokwane	9	9	100%

O'Rourke (1999:108) indicates that a general response rate of 82% may be considered good. The reason for the high response rate was due to the fact that the facilitators, who acted as gatekeepers, handed the questionnaires out in class after having briefed the students on the purpose of the study. All the students who participated in this survey signed a consent form, giving their full consent to the researcher to take part in this study. The completed questionnaires were collected by the facilitators. With the response rate being high, the findings were more likely to be

representative and therefore more generalisable to the population (O'Rourke, 1999:109).

5.3.2 Biographical information

The objective of this section was to provide biographical information about the respondents and to use this information to determine whether there is a significant difference of opinion based on the respondent's age, gender, years of experience, race, rank, marital status, region and highest qualification.

5.3.2.1 Age

Question one addressed the age of respondents. It indicated an average age of 34.46 years. Figure 5.2, below, represents the age distribution of the respondents.

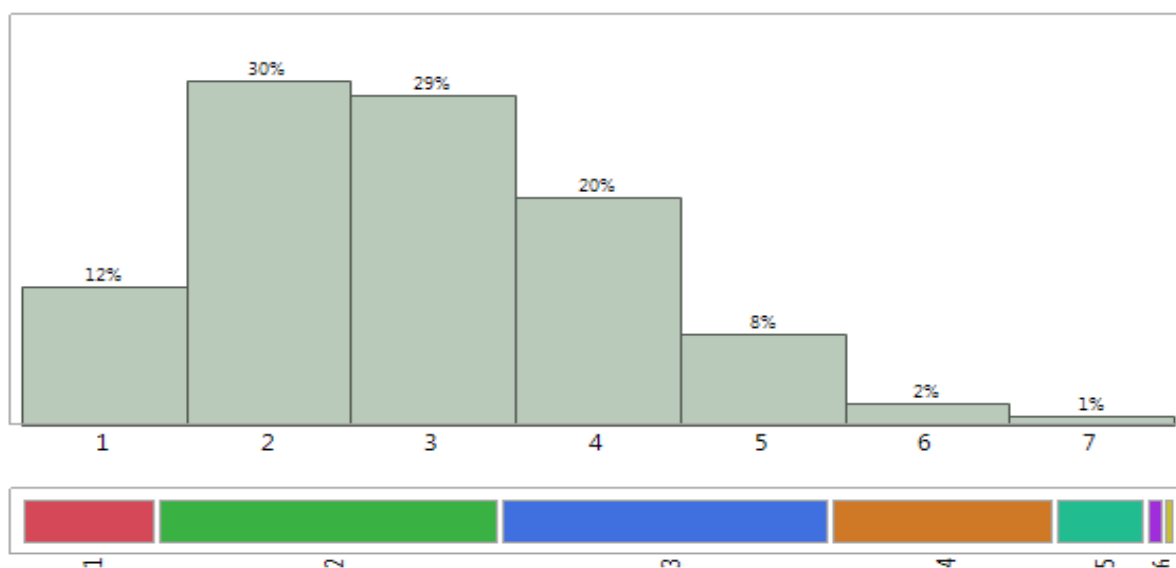


Figure 5.2: Age distribution of the respondents

A more detailed breakdown of the different age categories is presented in Table 5.2.

Table 5.2: Age categories

Rank	Frequency	Probability
23 – < 28 (1)	20	12%
28 – < 33 (2)	50	30%
33 – < 38 (3)	48	29%
38 – < 43 (4)	33	20%
43 – < 48 (5)	13	8%
48 – < 53 (6)	3	2%
53 + (7)	1	1%
Total	168	1.00000

There were three (1.78%) non-responses to this question, with an average age of 34.46 years of all respondents. The distribution is positively skewed with the mean being greater than the median. Based on this finding, it can be deduced that the population consists of a younger sample of respondents.

5.3.2.2 Gender

Question two asked participants to indicate their gender. Gender may be an influencing factor in the way that participants answer questions. The results revealed that there were 72 (42%) males and 98 (58%) females, making a total of 170 respondents. This is illustrated in Figure 5.3.

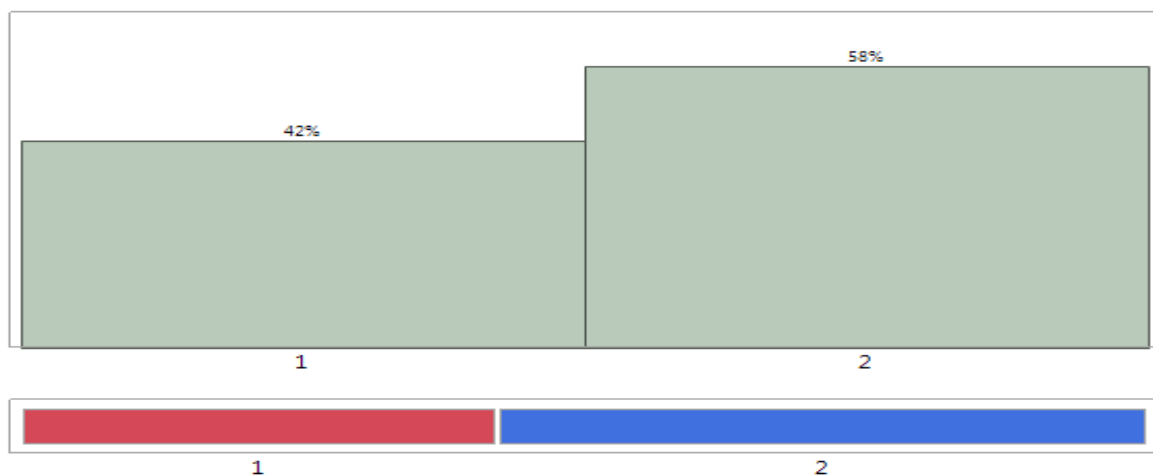


Figure 5.3: Gender distribution of the respondents

Table 5.3 presents a more detailed breakdown of the gender categories.

Table 5.3: Gender categories

Gender category	Frequency	Probability
Male	72	42%
Female	98	58%
Total	170	1.00000

There was one (1%) non-response to this question. The majority of the participants were therefore females.

5.3.2.3 Years of service

Question three focused on the respondents' years of service in the banking industry. It was envisioned that this demographic would provide better insight into the relevance of the programme to participants. The results revealed an average number of years of service of 8.5 years, which is positively skewed. This is depicted in Figure 5.4.

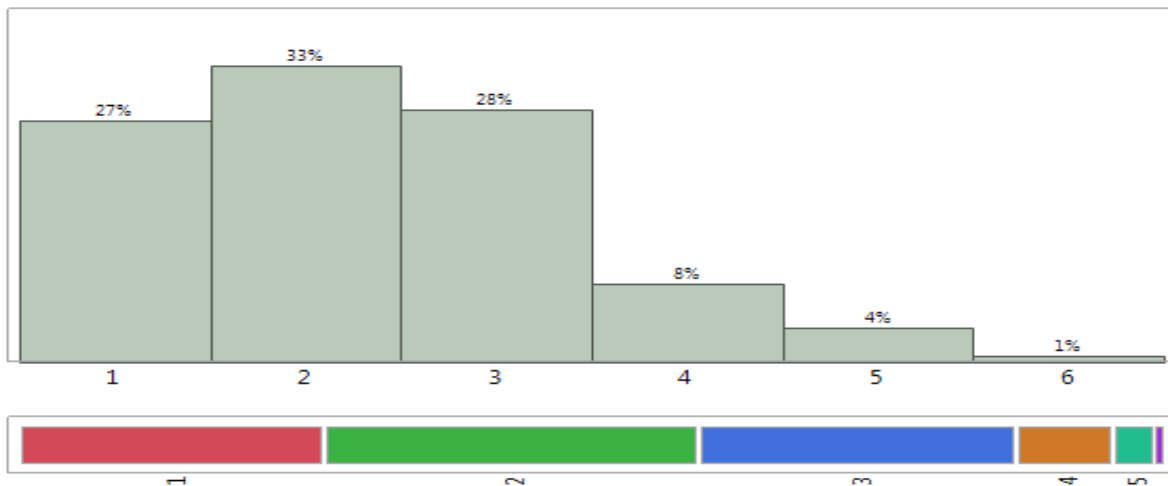


Figure 5.4: Years of service distribution of the respondents

The number of years the respondents have been employed in the banking industry is presented in more detail in Table 5.4.

Table 5.4: Years of service

Rank	Frequency	Probability
0 – < 5 (1)	44	27%
5 – < 10 (2)	54	33%
10 – < 15 (3)	46	28%
15 – < 20 (4)	14	8%
20 – < 25 (5)	6	4%
25 – < 30 (6)	1	1%
Total	165	1.00000

There were six (3%) non-responses to this question. The majority of participants have served in the bank for an average of 8.5 years.

5.3.2.4 Race

Question four dealt with the respondents' racial group: Asian, Black, Coloured or White. It was felt that different races may have different approaches to the problems being investigated in the study. The results revealed that there were 23 (15%) Asian, 63 (41%) Black, 53 (34%) Coloured, and 16 (10%) White respondents. This is depicted in Figure 5.5.

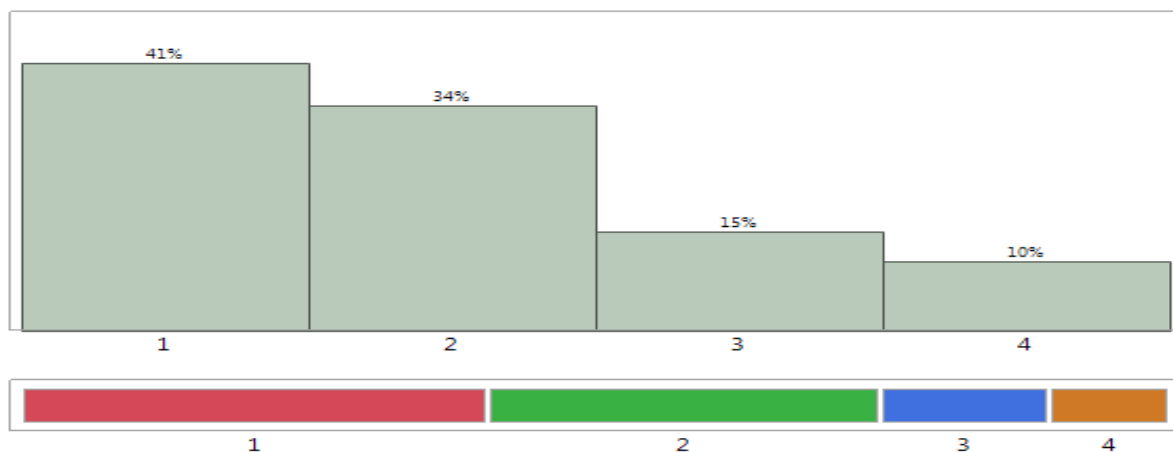


Figure 5.5: Racial distribution of the respondents

Table 5.5 below represents a more detailed breakdown of the racial distribution of the respondents.

Table 5.5: Racial distribution

Rank		Frequency	Probability
Asian	(3)	23	15%
Black	(1)	63	41%
Coloured	(2)	53	34%
White	(4)	16	10%
Total		155	1.00000

There were sixteen (9%) non-responses to this question. The results revealed that the majority of the respondents were Blacks, followed by Coloureds.

5.3.2.5 Rank

Question five dealt with the respondents' current rank in the banking industry. The results revealed that there were 47 (29%) managers, 21 (13%) supervisors, 41 (35%) team leaders and 54 (33%) in others ranks, as presented in Figure 5.6.

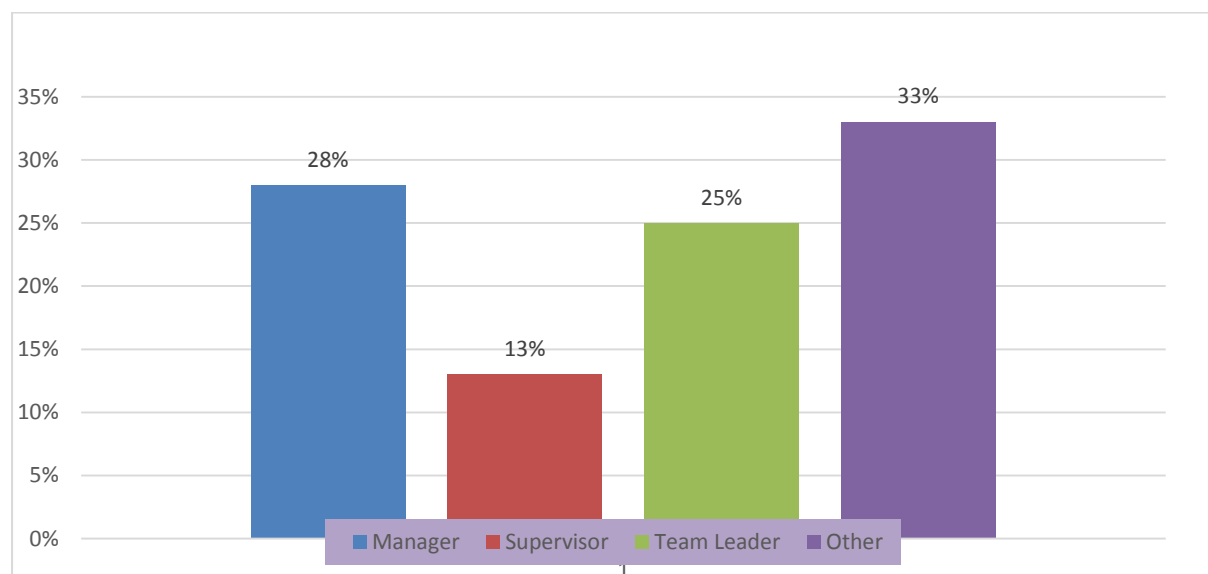


Figure 5.6: Rank distribution of the respondents

A more detailed breakdown of the respondents' current rank in the banking industry is presented in Table 5.6 below.

Table 5.6: Rank distribution

Rank	Frequency	Probability
Manager (1)	47	29%
Supervisor (2)	21	13%
Team leader (3)	41	25%
Other (4)	54	33%
Total	163	1.00000

There were eight (4%) non-responses to this question. It is evident that the majority of the students are in managerial roles. There is therefore a need for the CMD programme to equip them to better perform in these roles.

5.3.2.6 Marital status

Question six addressed the respondents' marital status, represented in Figure 5.7.

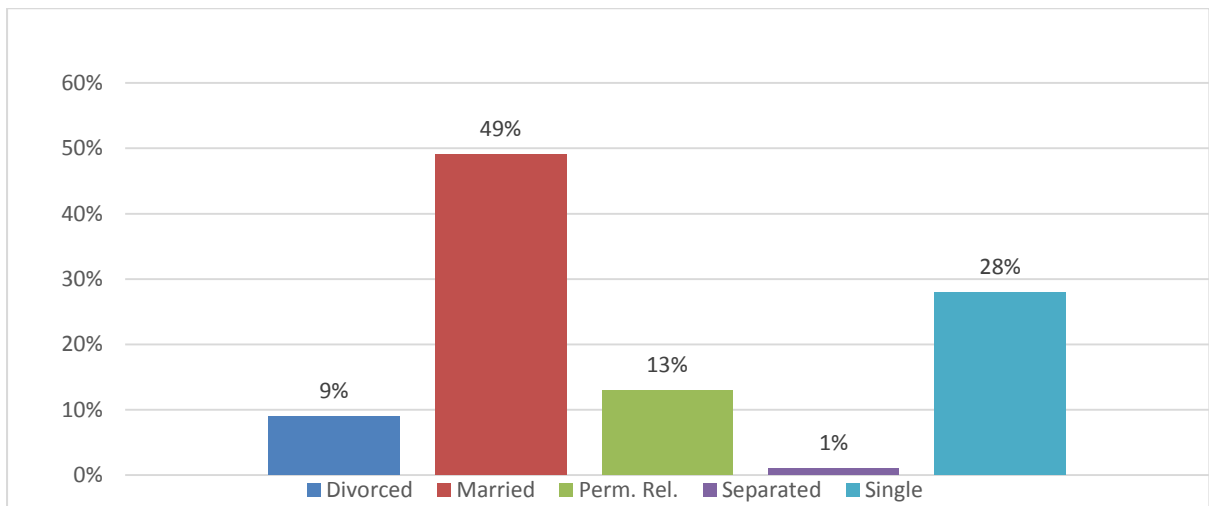


Figure 5.7: Marital status distribution of the respondents

A more detailed breakdown of the respondents' marital status is presented in Table 5.7.

Table 5.7: Marital status categories

Marital status	Frequency	Probability
Divorced	15	9%
Married	83	49%
Permanent relationship	22	13%
Separated	1	1%
Single	49	28%
Total	170	1.00000

There was one (1%) non-response to this question. The results revealed that 9% were divorced, 49% were married, 13% were in permanent relationships, 1% were separated and 49 (28%) were single. It is evident that the majority of respondents are married and a substantial number are in permanent relationships. This could affect their perception of the programme in terms of the added stress of working and managing family life and responsibilities.

5.3.2.7 Geographical location

Question seven addressed the different geographical locations where the respondents attend lectures. This was seen as an important aspect of the research, as students' needs and expectations might differ based on the region in which they find themselves. Figure 5.8 represents the venue distribution of the respondents.

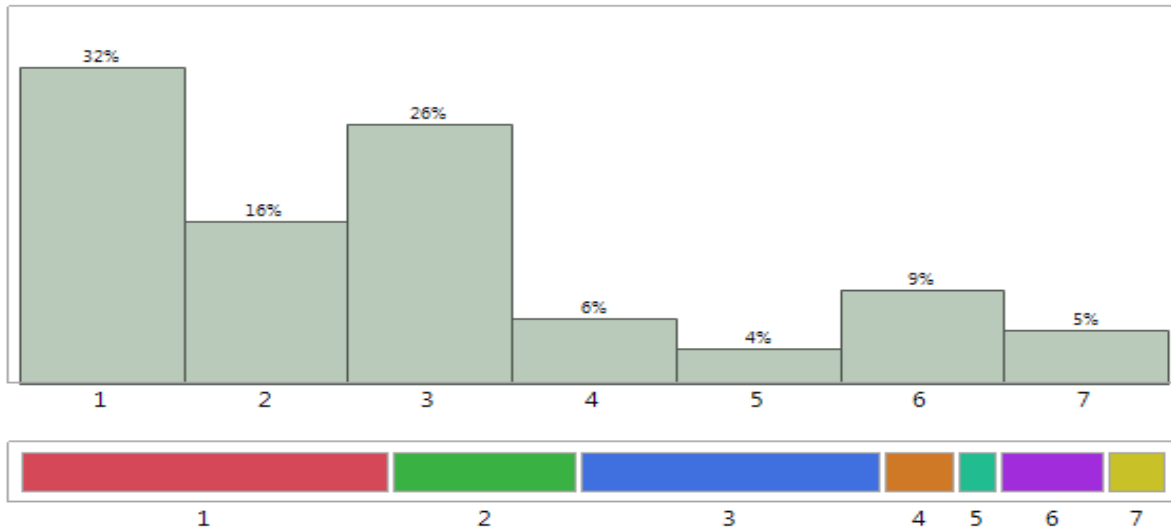


Figure 5.8: Venue distribution of the respondents

Table 5.8 represents a more detailed breakdown of the respondents' geographical location (class venue).

Table 5.8: Venue distribution

Venue	Frequency	Probability
Johannesburg (1)	55	32%
Pretoria (2)	28	16%
Western Cape (3)	45	26%
KwaZulu-Natal (4)	11	6%
Eastern Cape (5)	6	4%
Northern Cape (6)	16	9%
Limpopo (7)	9	5%
Total	170	1.00000

There was one non-response to this question. The results revealed that 32% of students were based in Johannesburg, 16% in Pretoria, 26% in the Western Cape, 6% in KwaZulu-Natal, 4% in the Eastern Cape, 9% in the Northern Cape and 5% in

Limpopo Province. It is evident that the bulk of the students are based in Johannesburg and Pretoria, representing Gauteng, with a substantial number in the Western Cape. The findings also suggest that there are more participants in the big cities, such as Johannesburg, than in rural provinces, such as Limpopo and the Eastern Cape.

5.3.2.8 Qualification

Question eight in the demographic section addressed the respondents' highest qualification. This information assisted in determining the relevance of the programme. Figure 5.9 represents the respondents' highest completed qualifications. The results revealed that there were 51% students with Matric, 22% with a Certificate, 5% with an Advanced Certificate, 11% with a Bachelor's degree, 4% with other undergraduate qualifications, 2% with an Honours degree, 3% with a Master's degree and 2% with other Postgraduate qualifications.

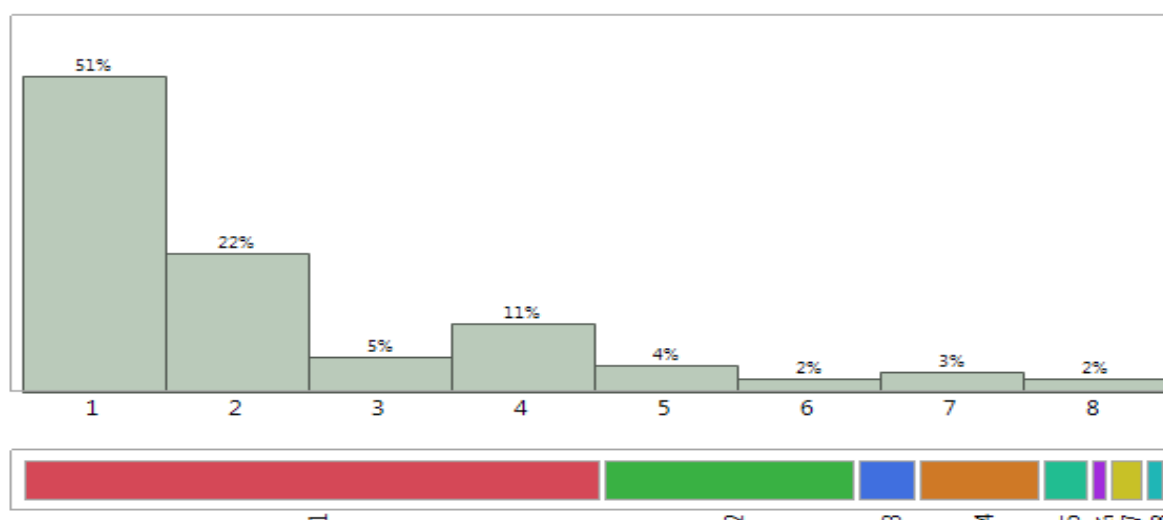


Figure 5.9: Qualification distribution of the respondents

A more detailed breakdown of the respondents' highest qualifications is presented in Table 5.9 below:

Table 5.9: Qualification distribution

Qualification	Frequency	Probability
Grade 12 (1)	85	51%
NQF 5 – Certificate (2)	37	22%
NQF 6 – Advanced certificate (3)	9	5%
Bachelor’s degree (4)	18	11%
Undergraduate – other (5)	7	4%
Honours degree (6)	3	2%
Master’s degree (7)	5	3%
Postgraduate Qualification – other (8)	3	2%
Total	167	1.00000

There were four non-responses to this question. The results revealed that the majority of the respondents had Matric as their highest qualification, which could be linked to the appropriateness of the course in terms of articulation to the next NQF level and hence the high demand for the programme in the banking industry.

5.3.3 Analysis of students’ perceptions of the internal and external variables of the CMD programme

An analysis of students’ perceptions of the internal and external environment and its effect on the CMD programme will be discussed in this section. The Cronbach Alpha of each internal and external variable was calculated to measure the reliability of the results. A coefficient that is greater than 0.7 is regarded as reliable. When the sub-factor (sub-variable) is removed from the factor (variable) and the coefficient decreases, it can be concluded that the sub-factor is highly correlated with the other sub-factors. Conversely, an increase in the co-efficient after a sub-factor is removed indicates a lesser correlation of that sub-factor with the other factors.

a) Internal perception: relevance

Table 5.10 represents the detailed Cronbach Alpha calculation for the internal perception “Relevance” and the sub-factors for “Relevance”.

Table 5.10: Factor – Relevance

Factor	Alpha	Effect	Reliable?	Correlation?
Total Factor	0.81475		Yes	
Sub-factor B1	0.78999	Slight decrease	Yes	Yes
Sub-factor B2	0.79536	Slight decrease	Yes	Yes
Sub-factor B3	0.80590	Slight decrease	Yes	Yes
Sub-factor B4	0.80487	Slight decrease	Yes	Yes
Sub-factor B5	0.75692	Slight decrease	Yes	Yes
Sub-factor B6	0.76900	Slight decrease	Yes	Yes

With all Cronbach’s Alpha values being greater than 0.7, it can be concluded that the internal perception “Relevance” is reliable. With the co-efficient value decreasing when a factor is removed, it can be concluded that the sub-factors are correlated.

b) Internal perception: training material

Table 5.11 represents the detailed Cronbach Alpha calculation for the internal perception “Training Material” and the sub-factors for “Training Material”.

Table 5.11: Factor – Training material

Factor	Alpha	Difference	Reliable?	Correlation?
Total Factor	0.80063		Yes	
Sub-factor B7	0.79282	Slight decrease	Yes	Yes
Sub-factor B8	0.74132	Slight decrease	Yes	Yes
Sub-factor B9	0.74812	Slight decrease	Yes	Yes
Sub-factor B10	0.75374	Slight decrease	Yes	Yes
Sub-factor B11	0.79318	Slight decrease	Yes	Yes
Sub-factor B12	0.80780	Slight increase	Yes	Yes

With all Cronbach's Alpha values being greater than 0.7, it can be concluded that the internal perception "Training Material" is reliable. With the coefficient value decreasing when a factor is removed, it can be concluded that the sub-factors are correlated. Only sub-factor B12 resulted in a slight increase of 0.00717 when removed from the factor, which may indicate a lesser correlation with the other factors. This increase, however, is insignificant.

c) Internal perception: facilitator

Table 5.12 presents the detailed Cronbach Alpha calculation for the internal perception "Facilitator" and the sub-factors for "Facilitator".

Table 5.12: Factor – Facilitator

Factor	Alpha	Difference	Reliable?	Correlation?
Total Factor	0.92881		Yes	
Sub-factor B13	0.91024	Slight decrease	Yes	Yes
Sub-factor B14	0.91296	Slight decrease	Yes	Yes
Sub-factor B15	0.92136	Slight decrease	Yes	Yes
Sub-factor B16	0.91717	Slight decrease	Yes	Yes
Sub-factor B17	0.91321	Slight decrease	Yes	Yes
Sub-factor B18	0.92363	Slight decrease	Yes	Yes

With all Cronbach's Alpha values being greater than 0.7, it can be concluded that the internal perception "Facilitator" is reliable. With the value decreasing when a factor is removed, it can be concluded that the sub-factors are correlated.

d) External perception: venue

Table 5.13 presents the detailed Cronbach Alpha calculation for the external perception "Venue" and the sub-factors for "Venue".

Table 5.13: Factor – Venue

Factor	Alpha	Difference	Reliable?	Correlation?
Total Factor	0.77075		Yes	
Sub-factor B19	0.74927	Slight decrease	Yes	Yes
Sub-factor B20	0.72268	Slight decrease	Yes	Yes
Sub-factor B21	0.73347	Slight decrease	Yes	Yes
Sub-factor B22	0.73985	Slight decrease	Yes	Yes
Sub-factor B23	0.73434	Slight decrease	Yes	Yes
Sub-factor B24	0.76992	Slight decrease	Yes	Yes

With all Cronbach's Alpha values being greater than 0.7, it can be concluded that the external perception "Venue" is reliable. With the value decreasing when a factor is removed, it can be concluded that the sub-factors are correlated.

e) External perception: safety

Table 5.14 represents the detailed Cronbach Alpha calculation for the external perception "Safety" and the sub-factors for "Safety".

Table 5.14: Factor – Safety

Factor	Alpha	Difference	Reliable?	Correlation?
Total Factor	0.88219		Yes	
Sub-factor B25	0.87780	Slight decrease	Yes	Yes
Sub-factor B26	0.82887	Slight decrease	Yes	Yes
Sub-factor B27	0.84535	Slight decrease	Yes	Yes
Sub-factor B28	0.86659	Slight decrease	Yes	Yes
Sub-factor B29	0.90088	Slight increase	Yes	Yes

With all Cronbach's Alpha values being greater than 0.7, it can be concluded that the external perception "Safety" is reliable. With the value decreasing when a factor is removed, it can be concluded that the sub-factors are correlated. Only sub-factor B29 resulted in a slight increase of 0.01868 when removed from the factor, which may indicate a lesser correlation with the other factors. This increase, however, is insignificant.

With Cronbach's Alpha value being greater than 0.7 for all factors and sub-factors, it can be concluded that all factors are reliable.

5.3.3.1 Descriptive statistics

Section B of the questionnaire was designed as Likert Scale type questions, where respondents had to indicate their level of agreement or satisfaction with the several variables under investigation. The Likert scale comprised five options, as follows:

- 1 = Strongly disagree
- 2 = Disagree
- 3 = Not sure
- 4 = Agree
- 5 = Strongly agree.

There were 29 questions in this section of the questionnaire. An analysis of the weighted average of all responses across all 29 questions is presented in Figure 5.10.

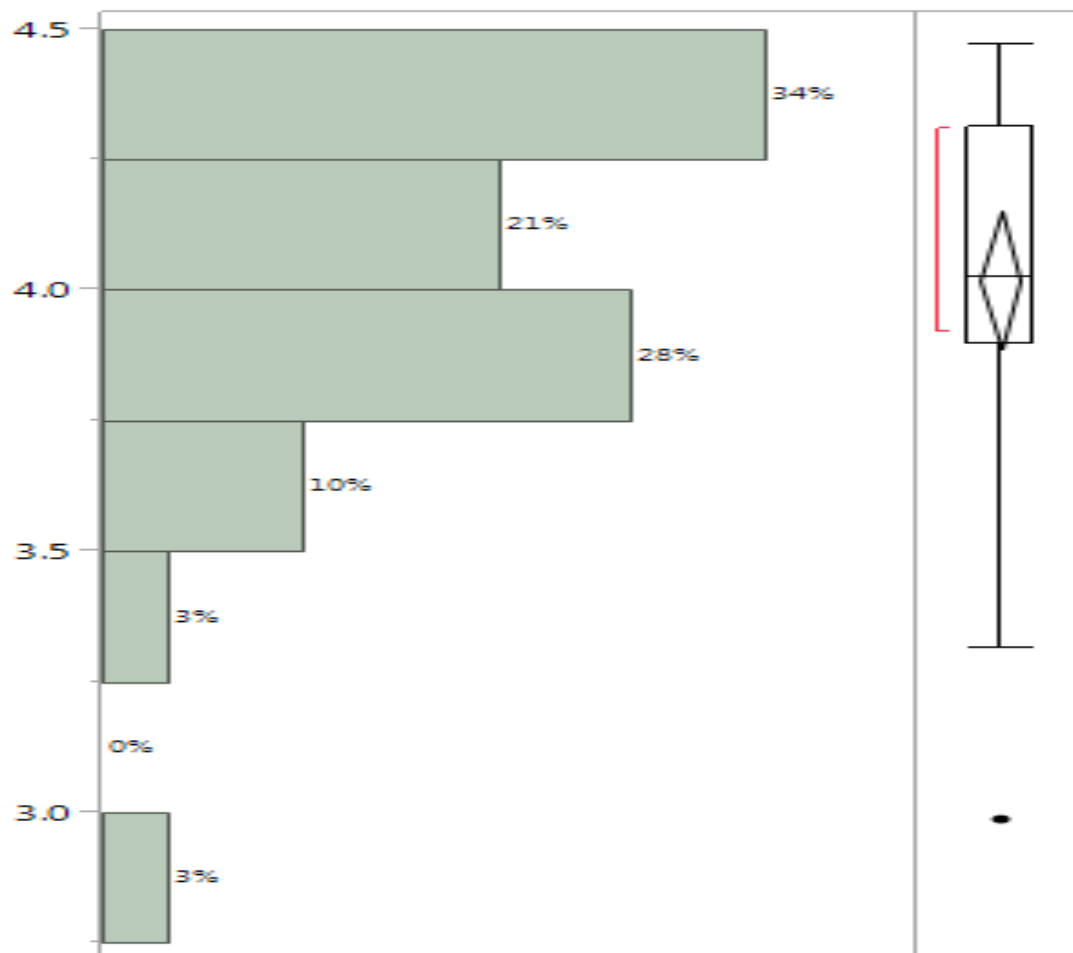


Figure 5.10: Summary of all questions in Section B of the questionnaire

The average response to all questions asked was 4. Based on a weighted average calculation, the standard deviation was 0.35, which implies that there were very few responses that deviated from “4 – Agree”. All questions presented a statement pertaining to the factors that would have an influence on the learning experience. If a student responded with option 4, it indicated an agreement or positive experience with the factor under consideration. With an average response at 4, it can be deduced that in general, students experience the course positively. The dot in Figure 5.10 represents outlier responses – responses that are clustered outside the boundaries of a 95% confidence interval around the average.

Table 5.15 describes the graph represented in Figure 5.10. It provides a descriptive numerical value of the distribution of all questions posed in Section B of the questionnaire. As per the mean in Table 5.10, the average response to all the questions is 4.

Conversely, questions with responses of 2 or less than 2 are indicative of a “disagree” response. They are viewed as being indicative of a negative response and should be investigated. The fact that the standard deviation is close to zero indicates that 68% of responses fall between 3.64 and 4.36.

Table 5.15: Numerical distribution of all responses in Section B

Mean	4.0191852
Standard deviation	0.3489732
Standard error mean	0.0648027
Upper 95% mean	4.1519275
Lower 95% mean	3.8864429
N	29

The skewness of the overall data was calculated at 1.12. This represents a strong negatively skewed bell shape, as represented in Figure 5.11 below.

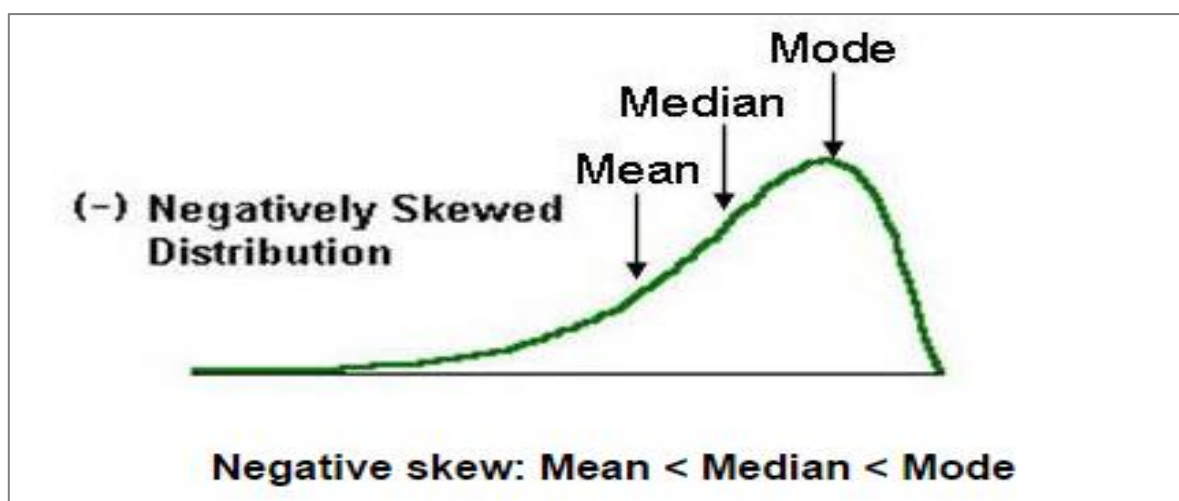


Figure 5.11: Negatively skewed distribution

It can therefore be concluded that most responses were clustered around “Agree”. There were a few responses that leaned towards “2 – Disagree”. There were also a few responses that leaned towards “1 – Strongly disagree”.

The outlier responses necessitate a further analysis to determine the reason for the negative response with regard to question B24. A closer analysis revealed that question B24 (“There is enough parking at the venue”) contributed towards the outlier value and is therefore considered the worst-performing variable. This factor scored an overall weighted average of 2.99. Two other questions scored low, but do not fall in the outlier category. They do, however, fall under the external sub-dimension of Question B24. These are Questions B19 (“The chairs in the classroom are comfortable”), which had a weighted average of 3.32, and Question B22 (“The classroom temperature is appropriate”), which had a weighted average of 3.55. These findings result in the venue category being perceived as the least positive in the learning experience, with an overall score of 3.60 for the variables clustered in this category.

The mosaic plot in Figure 5.12 below presents the distribution of the responses from the various venues across the country with regard to Question B24 (“There is enough parking at the venue”).

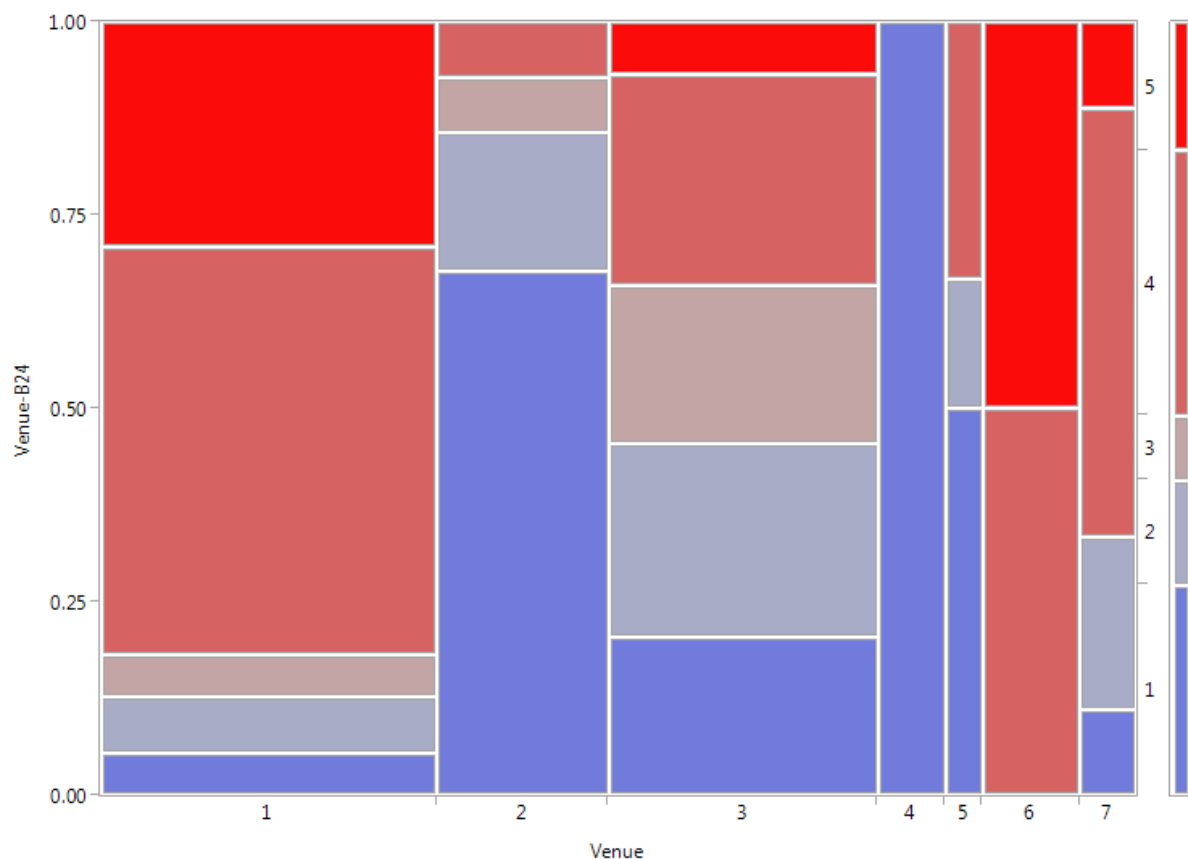


Figure 5.12: Distribution of all responses to Question B24

The mosaic plot in Figure 5.12 above graphically displays the distribution of responses for Question B24 against the venues from which the respondents came. From looking at the mosaic plot, it is evident that the most positive responses were received from Johannesburg (1), Northern Cape (6) and Limpopo (7). The most negative responses were received from Pretoria (2), KwaZulu-Natal (4) and the Eastern Cape (5), with the most negative of these being KwaZulu-Natal (4), where 100% (11 out of 11 respondents) selected “1 – Strongly disagree” as a response.

Table 5.16 below represents, numerically, the distribution of students’ perceptions regarding the parking at the different venues.

Table 5.16: Response distribution of students' perceptions of parking at the class venue

Count	1 – Strongly disagree	2 – Disagree	3 – Not sure	4 – Agree	5 – Strongly agree	Total
1 – Johannesburg	3	4	3	29	16	55
2 – Pretoria	19	5	2	2	0	28
3 – Western Cape	9	11	9	12	3	44
4 – KwaZulu-Natal	11	0	0	0	0	11
5 – Eastern Cape	3	1	0	2	0	6
6 – Northern Cape	0	0	0	8	8	16
7 – Limpopo	1	2	0	5	1	9
Total	46	23	14	58	28	169

There were two non-responses to Question B24, which were excluded from the interpretation. Since the responses were anonymous, the researcher was unable to follow up with the respondents who submitted non-responses.

As stipulated earlier, it can be concluded that the most negative response to Question B24 was from KwaZulu-Natal (4), where 100% (11 out of 11 respondents) selected “1 – Strongly disagree” as a response. The second highest negative response was from Pretoria, where 68% (that is 19 of 28 respondents) selected “Strongly disagree” to this question. The Eastern Cape also had a high negative response to Question B24 of 50%, where three of the six students selected “Strongly disagree”. All the remaining venues ranged between 20% and 5%, where respondents selected “Strongly disagree” to Question B24.

Table 5.17 below represents the weighted average of all responses to Question B24 per venue.

Table 5.17: Weighted average responses of Question B24

Venue	Weighted average
Johannesburg	3.93
Pretoria	1.54
Western Cape	2.75
KwaZulu-Natal	1.00
Eastern Cape	2.17
Northern Cape	4.50
Limpopo	3.33
Overall	2.74

5.3.3.2 Inferential statistics

The identified problem area was also explored further with more sophisticated inferential statistical methods, namely an Analysis of Variance (ANOVA).

By the nature of the results associated with parking at the venues, a further exploration into the responses from the various venues was validated. Employing an ANOVA, the statistical results outlined below were calculated.

The assumption is that the respondents in the different venues were independent and that respondents did not influence each other. In this regard, it is necessary to determine to what extent the average response from the one venue is similar or different from the other venues.

As such, the following hypotheses were set up:

$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 = \mu_6 = \mu_7$, where μ_1 to μ_7 represents the seven venues respectively.

The hypotheses were formulated as follows:

H_0 : The average responses of the different venues are the same.

H_1 : The averages responses of the venues are significantly different.

The alternative hypothesis states that the average responses of two of the seven venues are significantly different from the others. The statistical results obtained are as follows:

F-statistic calculated:	0.23
F-critical values:	0.27
P-value:	0.03
Alpha:	0.05.

With the $F\text{-statistic} < F\text{-critical values}$ ($0.23 < 0.27$), it is reasonable to accept the H_0 : that average responses from the different venues do not differ. However, because the difference between the F-statistic and the F-critical value is not significantly large, and the P-value is smaller than Alpha ($0.03 < 0.05$), it may be accepted that, at 5% significance, the average responses of venues differ. This conclusion is reasonable considering the large amount of variation within the responses from the respondents per venue. In this regard, parking is perceived as the biggest negative in KwaZulu-Natal and Pretoria, while it is perceived as most positive in the Northern Cape.

When other negatively perceived variables within the venue category were interrogated (for example, B19 – “comfortable chairs”), the following results, represented numerically in Table 5.18, were evident.

Table 5.18: Students' perceptions of the chairs in the classroom

Venue	Code	1	2	3	4	5	Total
Johannesburg	1	8	9	1	25	11	54
Pretoria	2	2	3	4	16	3	28
Western Cape	3	6	11	3	24		44
KwaZulu-Natal	4	4	5		2		11
Eastern Cape	5		1	1	3	1	6
Northern Cape	6	1		1	9	5	16
Limpopo	7		1		7		8
Total		21	30	10	86	20	167

There were four non-responses to Question B19, which were excluded from the interpretation. Since the responses were anonymous, the researcher was unable to follow up with the respondents who had provided non-responses.

The hypotheses were formulated as follows:

H₀: The average responses of the perception of the chairs being comfortable are the same.

H₁: The averages responses of the perception of the chairs being comfortable are significantly different.

F-statistic calculated: 0.03

F-critical values: 0.27

With the F-statistic being significantly smaller than the F-critical value ($0.03 < 0.27$), we can accept the H₀ hypothesis and conclude that the average perception of comfortable chairs across the different venues is the same.

Even though Question B22 (“The classroom temperature is appropriate”) was rated low, the ANOVA was not calculated, as the variable did not fall in the outlier category.

Table 5.19 below represents the weighted average of all responses to Question B19 per venue. The purpose of this table is to determine whether the responses to Question B19 are significant.

Table 5.19: Weighted average responses of Question B19

Johannesburg	3.41
Pretoria	3.54
Western Cape	3.02
KwaZulu-Natal	2.00
Eastern Cape	3.67
Northern Cape	4.06
Limpopo	3.75
Overall	3.35

In all instances, the only aspect that impacted on how the students experienced this course was parking. If the worst-performing variable (being the parking) and the best performing variable (the positive experience of receiving the study material on time) are compared, there is no significant difference in how the distributions are displayed. In other words, the argument is that theoretically, none of these variables impacted on how people experienced the course.

In general, the ANOVA was employed for every demographic against every variable under investigation, and in all instances it was found that the variables did not influence the perceptions/experience of the training/course. This is because the overall variable is close to the mean and standard deviation, as presented in Table 5.15.

Table 5.20 represents the weighted averages for every variable under investigation, together with its rank position, arranged from most positive to most negative. In addition, the overall average per variable category is also presented.

Table 5:20: Overall category averages

Variable	Category average	Variable average	Rank position
B1	4.16	4.32	6
B2		4.40	3
B3		4.12	10
B4		4.31	7
B5		3.97	15
B6		3.88	19
B7	4.08	4.47	1
B8		3.92	18
B9		4.12	10
B10		3.93	17
B11		4.00	13
B12		4.02	12
B13	4.33	4.31	7
B14		4.34	4
B15		4.33	5
B16		4.40	3
B17		4.42	2

Variable	Category average	Variable average	Rank position
B18		4.21	9
B19	3.60	3.32	24
B20		3.92	18
B21		3.76	20
B22		3.55	23
B23		4.04	11
B24		2.99	25
B25	3.91	3.99	14
B26		3.94	16
B27		3.70	21
B28		4.29	8
B29		3.61	22

Questions B1–B18 make up the internal factors that were investigated, while Questions B19–B29 make up the external factors that were investigated. The overall averages for the internal factors is 4.19, while the overall score for the external factors is 3.76. These findings indicate that the students had a more positive experience in terms of the facilitator, the training material and the overall relevance of the programme than with the venue and their safety.

Furthermore, the open-ended questions that students completed at the end of the questionnaire were not substantial. It is assumed that some students might have influenced each other in the freeform feedback, as in numerous instances the comments were almost exactly the same for students from the same venues. However, a summary of the findings is presented in the table below.

Table 5.21: Summary of open-ended questions

Variables	Occurrence	Comment
Lecturer positive	2	Lecturer is regarded as knowledgeable.
Lecturer negative	4	Lecturer is not perceived as experienced in the field he/she lectures in.
Material, test negative	14	Material was found to be poorly bound, lots of grammatical errors, language too complex.
Programme positive	14	Programme as a whole appears to add value to students' careers.
Programme negative	1	One person did not find any value in the programme.
Timing negative	15	Exam too far from lectures, especially for students in KwaZulu-Natal and the Western Cape.
Food in canteen	20	Students in Johannesburg, Pretoria and Northern Cape found the food to be unsatisfactory.
Venue	9	The venue was not comfortable on account of the type of chairs, the air conditioning and the size of the canteen.
Timing of the questionnaire	2	Two students felt that the questionnaire should have been completed at the end of the programme, and not half-way through.

It is apparent that the data from the free-text comments supports the findings that the external variables are perceived by students to have a negative impact on the programme. Out of the 63 negative comments that were made by the respondents, 43 (68%) of these comments can be categorised under external factors, as they relate to items such as the food and venue. These findings concur with Herzberg's two-factor theory, where he contends that addressing maintenance factors (such as working conditions, company policies, and job security) will keep employees from being dissatisfied; however, it will not keep them motivated (Lussier, 2016:359). He also

goes on to highlight the importance of improving external deliverables, which will be discussed extensively in the recommendations section.

5.3.4 Summary of results – Level One

Level One of Kirkpatrick's model (reaction) measured learners' responses regarding their perceptions of the programme. Internal factors were perceived/experienced as being more positive than external factors. The most positive internal factor was the variables related to the facilitator, with a final score of 4.33. It is evident from these scores that the facilitators are an integral part of the CMD programme.

Under the dimension that relates to the relevance of the programme, the highest scored variable was Question B1 ("The CMD programme is relevant to the South African banking sector"). This is in line with the BankSETA's vision to create transformation in the sector. The second highest scored variable in this dimension was Question B4 ("The modules in the CMD programme are relevant in addressing current workplace issues") and, as such, there is growth in the sector as well as in individuals' performance. In the second dimension, which relates to the training material used for each module, the highest scored variable was Question B7 ("The study guide was received on time to prepare for the class block"). This speaks to proper planning from the training provider and, as a result, students are able to engage with the course content before they attend class. In this way, they are able to make valuable contributions and participate in class discussions.

Secondly, the respondents also felt that "The study guide covers all the specific outcomes of the module". This was the second highest scored variable, which relates to ensuring that the modules address all the necessary outcomes. The last dimension under "internal perception" related to the facilitator. The highest overall average in this section fell under this dimension with the highest variable being Question B17 ("The facilitator has a positive attitude towards the class"). This variable is important because it sets the tone of the class, encourages participation and increases the confidence levels of students. The second highest variable was Question B16 ("The facilitator encourages us to participate in class by welcoming discussions"). As with Question B17, this variable creates a positive atmosphere in the class. However, the students

perceive the external dimensions in a less positive manner. The most negative external factor was the venue, with a final score of 3.60.

5.4 Level Two of Kirkpatrick's model: measuring actual learning

The second part of the quantitative analysis measured learning by analysing the students' test scores. These scores intended to measure whether learning had taken place while the students were on the programme. In order to measure the learning effectively, the result for each assessment occurrence was retrieved from the training provider's database. This included each student's test, assignment and exam results for the first four modules (Marketing Management [MKTL5], Human Resource Management [HRM], Management and Leadership [MAL] and Financial Management [FIN]) completed on the programme. The results are represented in Appendix Six.

5.4.1 Qualification average analysis

The qualification average for 200 students is calculated to be 59.74% with a reasonable normal distribution and a standard deviation of $\pm 9.68\%$. The pass rate on the programme is set at 50% and above. There are a number of outlier performing students at both the top end above 80% and the lower end of 45%. Based on the distribution, the average performance is above 50%. The pass rate is therefore high and most students passed the course. The two extreme outlier values below 20% are represented by students who failed to write the exams, as per Figure 5.13 below.

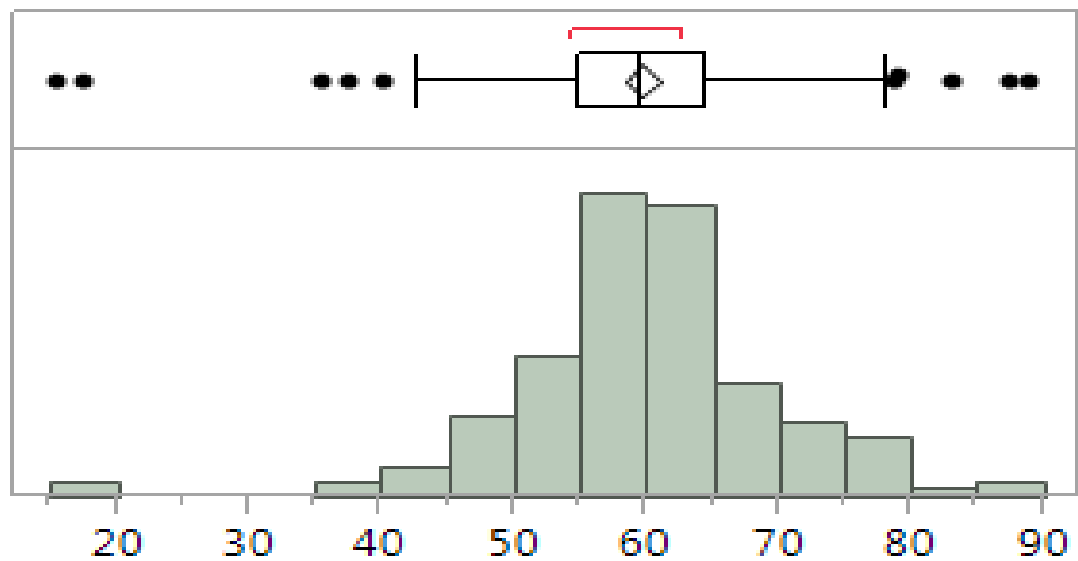


Figure 5.13: Summary of all students' results

A more detailed breakdown of the students' results is presented in Table 5.22.

Table 5.22: Numerical distribution of all results

Mean	59.73955
Standard deviation	9.6763312
Standard error mean	0.6842199
Upper 95% mean	61.088802
Lower 95% mean	58.390298
N	200
Variance	93.631385
Skewness	-0.582554

5.4.2 Result analysis per module

A detailed analysis of the results for each of the modules will be examined.

a) Marketing Management (MKTL5)

The scatter plot in Figure 5.14 below presents the performance of the students' qualification marks against the MKTL5 final marks. Bryan and Bell (2014:322) define a strong correlation between two variables as a situation when the coefficient is closer to 1. The closer the coefficient is to zero (0), the weaker the relationship. Thus, there is a very strong correlation (0.7999 or 79.99%) between the students' MKTL5 final marks and the final qualification average of 59.74%. This can be observed through the clustering of the data in a positive linear relationship, starting primarily around 40%, upwards towards around 90%. The linear regression line fits well through the middle of the clustering with the exception of the outlier students who either did not write (do not have a mark for) the MKTL5 module or achieved approximately 15% as a final qualification mark. In other words, the trend that is observed is that generally, the higher a student's mark in Marketing Management, the higher their mark on the overall qualification is expected to be. A visual inspection of this graph indicates that students performing well in the MKTL5 module also performed well in the qualification overall.

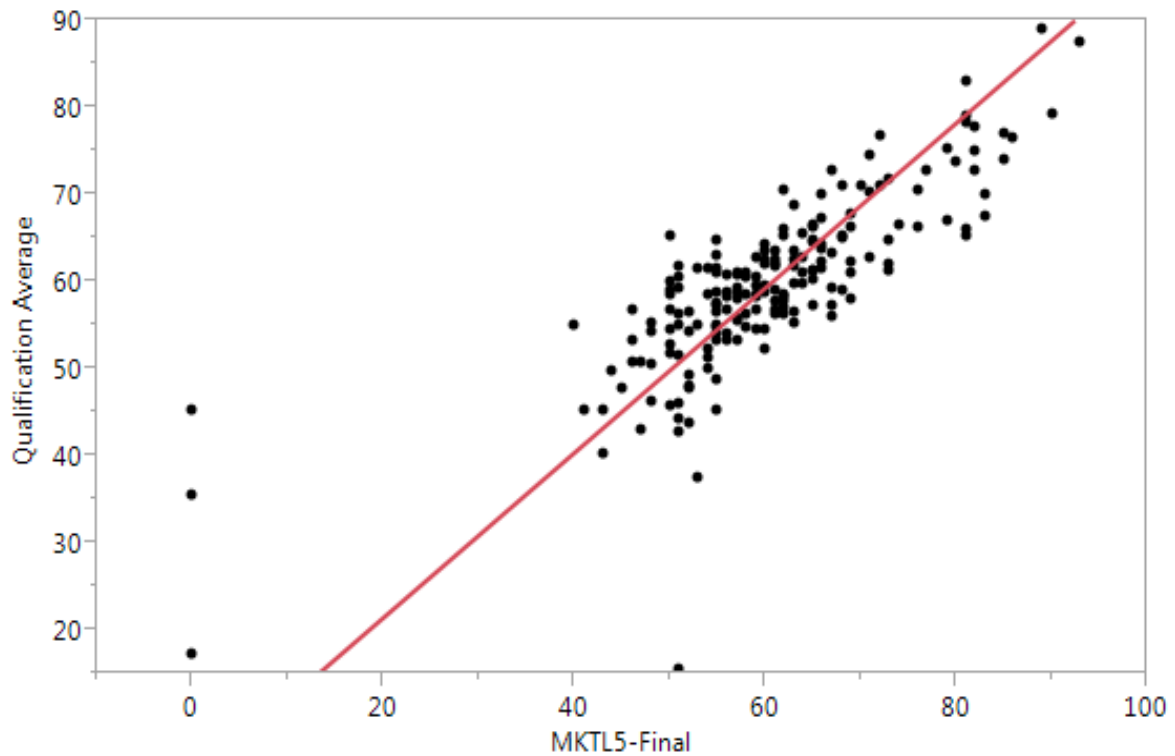


Figure 5.14: Marketing Management result distribution

b) Human Resource Management (HRML5)

The scatter plot in Figure 5.15 below represents the distribution of final marks for the HRML5 module against the qualification overall mark. The observation is similar to that of the MKTL5 module; that is, a strong correlation at 79.95% and a positively sloped regression line.

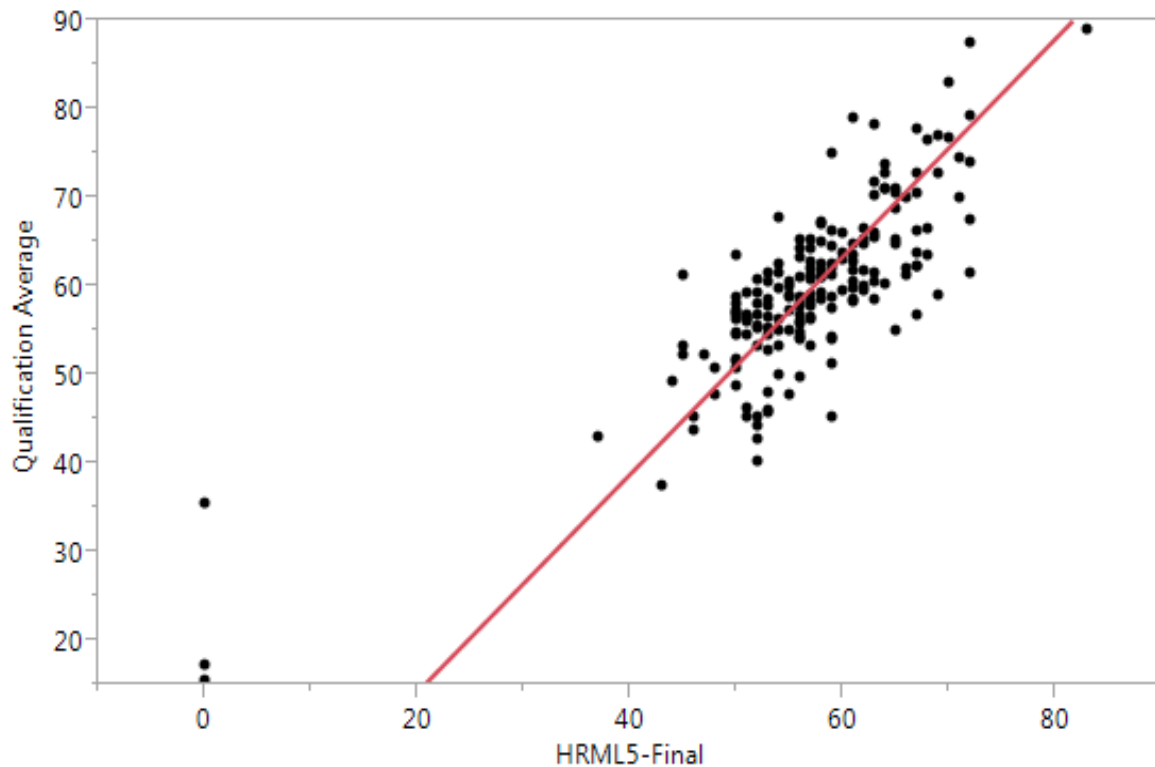


Figure 5.15: Human Resource Management result distribution

c) Management and Leadership (MAL)

The MAL module displays a slightly higher average than the preceding two modules at 60.20%. The distribution of marks is, however, spread over a broader range, with a standard deviation of 12.17%. The correlation between the final marks for the MAL module and the overall qualification mark is also stronger at 83.30%.

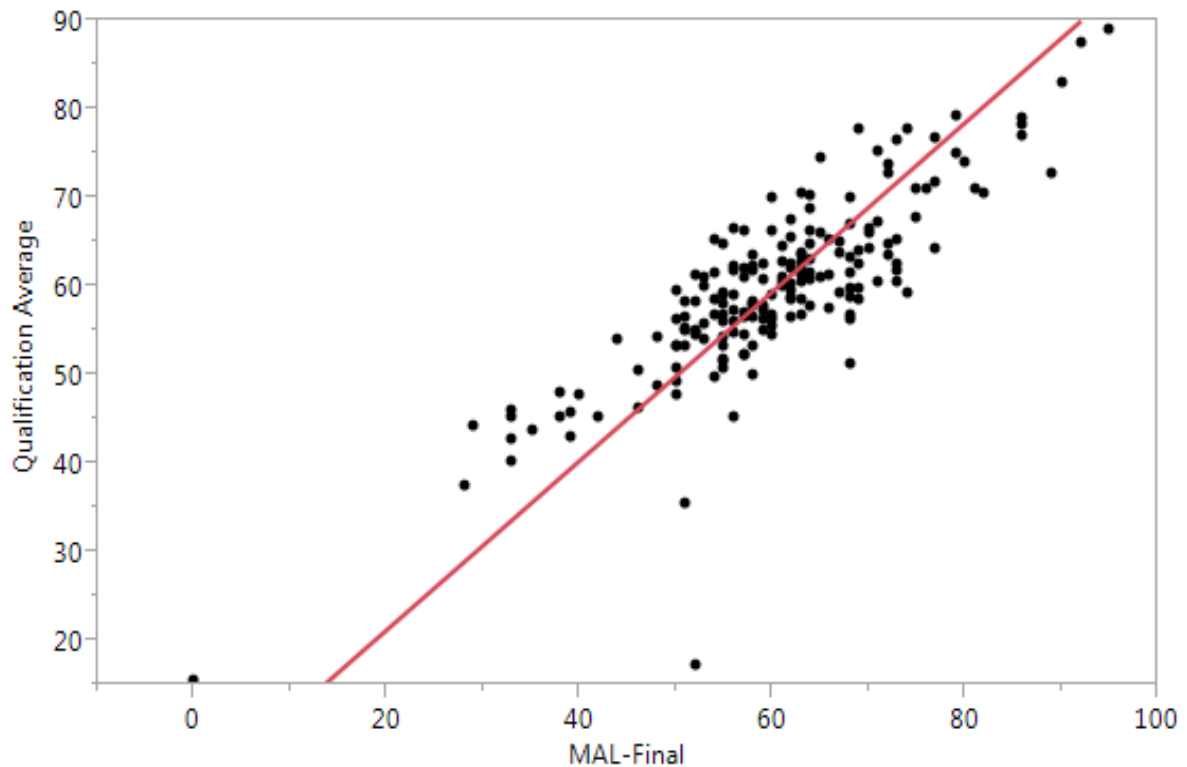


Figure 5.16: Management and Leadership result distribution

d) Financial Management (FIN)

The FIN module has the highest average of 60.96% and the broadest mark distribution, with 14.23%. It also displays the strongest correlation with the overall qualification mark at 81.33%. This strong correlation could be linked to Anna's (interview respondent) comment about the evolution that has happened on the programme over the years. She stated: *"I've been on the programme in 2010, I saw the value add and of course its evolved since then very much"*.

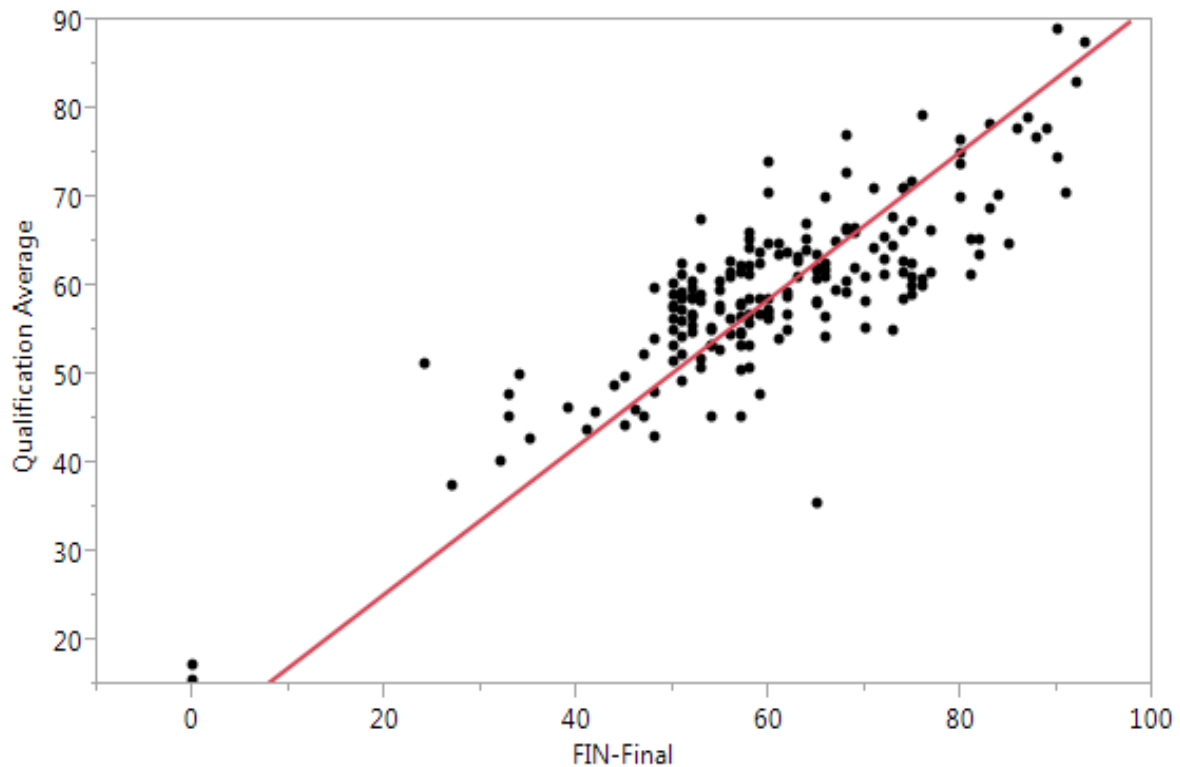


Figure 5.17: Financial Management result distribution

5.4.3 Comparison of overall qualification results across regions

Another way to compare overall performance in the qualification is to compare the performance across the different regions. In this instance, the number of students in each region was different. As such, a normal analysis of variance would not be suitable, as it assumes the numbers are the same. The Tukey-Kramer test, also referred to as a multiple comparison test is suitable for the simultaneous testing of hypotheses concerning the equality of three or more population means (Tukey, 1991:100–116). When samples have been taken from several populations, a question of interest is whether the populations all have the same mean. Instead of using the normal T-distribution test, which becomes more unreliable as the number of samples increase, Tukey suggested using a standardised range distribution. The Tukey-Kramer test is a more suitable test to compare the averages of populations of different sizes (Ritcher & McCann, 2012:508). It can be used on raw data to find means that are significantly different from each other. It compares the means of every treatment to the means of every other treatment; that is, it applies simultaneously to the set of all pairwise comparisons.

Figure 5.18 provides the box plot for the distribution of the various regions in a comparative fashion.

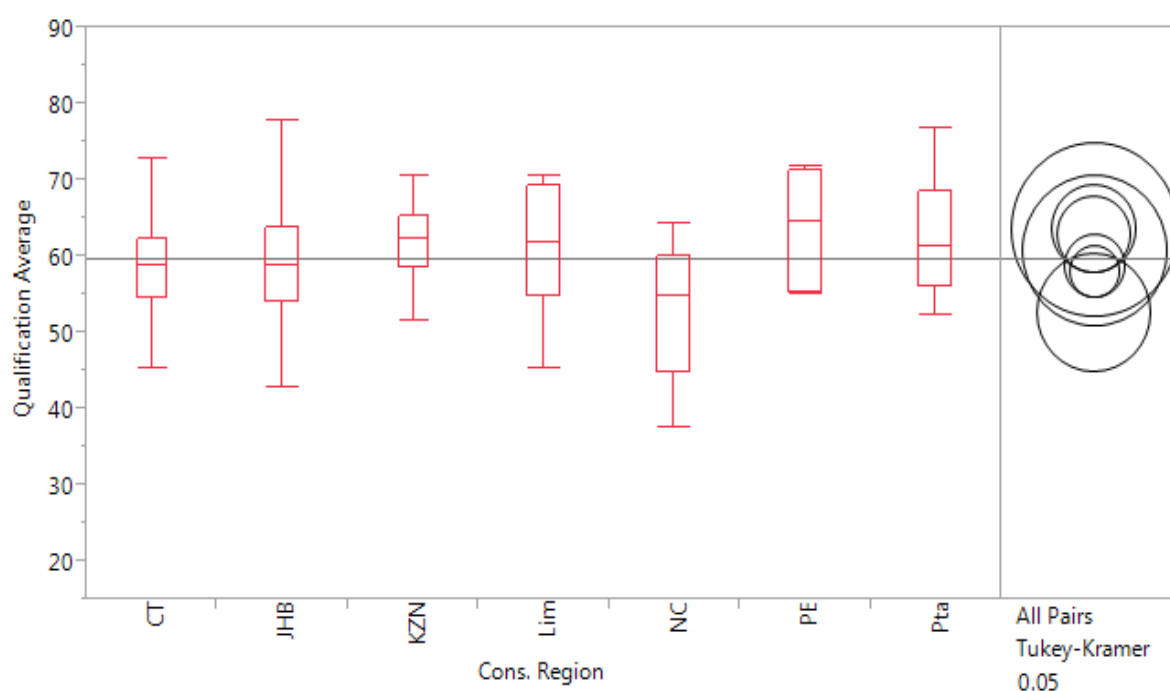


Figure 5.18: Result distribution in the various regions in a comparative fashion

The table that follows provides the results for a pair-by-pair comparison between each region.

Table 5.23: Result distribution per region

Level	Level	Difference	Standard error	Lower confidence level	Upper confidence level	p-Value
KZN	NC	11.10721	3.230255	1.4820	20.73241	0.0125*
PE	NC	11.03679	4.629592	-2.7580	24.83160	0.2111
Pta	NC	10.22034	3.085126	1.0276	19.41309	0.0187*
Lim	NC	8.38096	4.215084	-4.1787	20.94065	0.4255
CT	NC	6.32064	2.946379	-2.4587	15.09997	0.3307
JHB	NC	5.57691	2.829776	-2.8550	14.00880	0.4367

Level	Level	Difference	Standard error	Lower confidence level	Upper confidence level	p-Value
KZN	JHB	5.53030	2.214829	-1.0692	12.12983	0.1662
PE	JHB	5.45988	3.987988	-6.4231	17.34290	0.8176
KZN	CT	4.78658	2.361988	-2.2514	11.82460	0.4014
PE	CT	4.71616	4.071556	-7.4159	16.84818	0.9087
Pta	JHB	4.64342	1.997228	-1.3077	10.59457	0.2375
Pta	CT	3.89970	2.159268	-2.5343	10.33368	0.5456
Lim	JHB	2.80405	3.498264	-7.6197	13.22783	0.9846
KZN	Lim	2.72625	3.829461	-8.6844	14.13690	0.9918
PE	Lim	2.65583	5.065900	-12.4390	17.75071	0.9985
Lim	CT	2.06033	3.593240	-8.6465	12.76711	0.9975
Pta	Lim	1.83938	3.707859	-9.2089	12.88769	0.9989
KZN	Pta	0.88688	2.532950	-6.6606	8.43431	0.9999
PE	Pta	0.81646	4.173058	-11.6180	13.25093	1.0000
CT	JHB	0.74372	1.775408	-4.5465	6.03391	0.9996
KZN	PE	0.07042	4.281467	-12.6871	12.82791	1.0000

In this regard, an appropriate null and alternative hypotheses would be as follows:

H_0 : The average performances of students in the different regions do not differ from each other.

H_1 : The average performances of students in the different regions differ from each other.

Through a visual inspection of the graph, it can be observed that the Northern Cape region performed on average much worse than the other regions. The results reveal

that the Northern Cape performed significantly worse compared to KwaZulu-Natal and Pretoria, with a p-value of very close to zero in each instance. In all other instances, the regions did not perform significantly differently from each other.

It is interesting to note that the provinces that performed best in the qualification average were rated as the worst venues in the feedback questionnaires. On the other hand, the provinces that received a better rating on average, from the students, appeared to perform more weakly in the overall results. This can be observed by the fact that the median line in the box plots are found above the average line in the first instance, and primarily below the line in the second instance. It can therefore be concluded that the unhappiness with the venue in Durban did not affect the students' performance on the course.

A similar analysis was run to compare the difference between the average performances between different races.

An appropriate null and alternative hypotheses would be as follows:

H_0 : The average performances of students in different race groups do not differ from each other.

H_1 : The average performances of students in different race groups differ from each other.

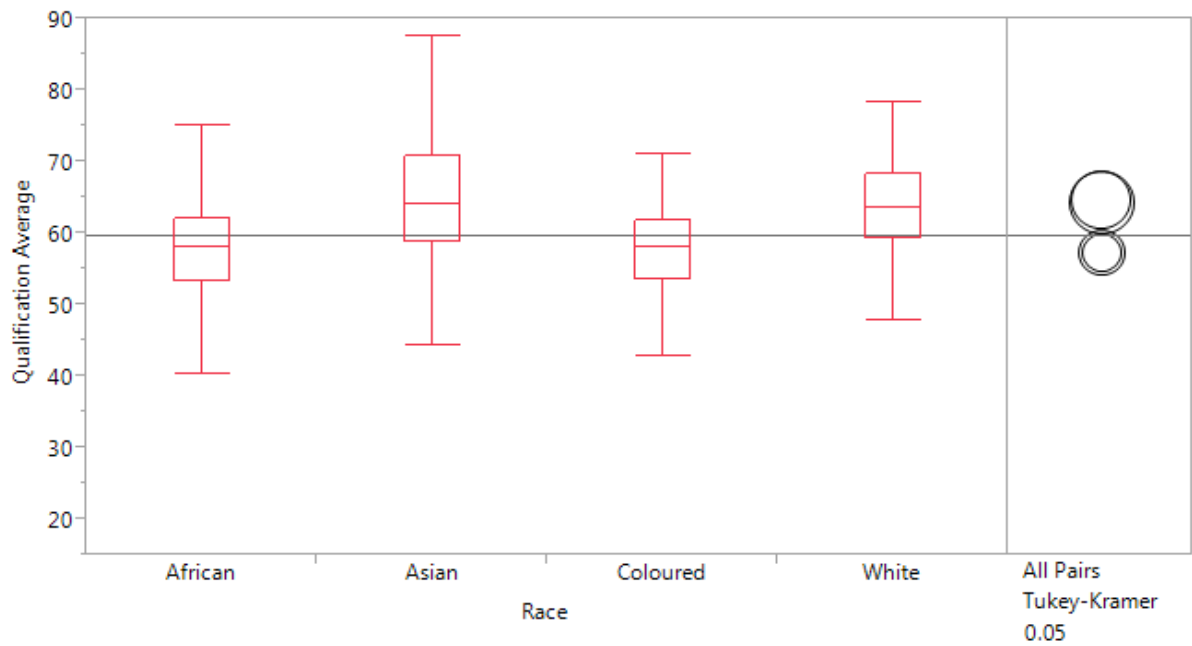


Figure 5.19: Result distribution per race

A more detailed breakdown of the students' performance per race is presented in Table 5.24.

Table 5.24: Result distribution per race

Level	Level	Difference	Standard error	Lower confidence Level	Upper confidence level	p-Value
Asian	Coloured	7.305159	1.949635	2.25322	12.35710	0.0013*
Asian	African	7.299001	1.835223	2.54353	12.05447	0.0006*
White	Coloured	7.192438	2.087955	1.78208	12.60280	0.0039*
White	African	7.186281	1.981545	2.05165	12.32091	0.0021*
Asian	White	0.112720	2.277252	-5.78815	6.01359	1.0000
African	Coloured	0.006157	1.594278	-4.12497	4.13729	1.0000

As illustrated in Figure 5.19, the results indicate that there is a significant difference between the performance of Asian and White students compared to Black and Coloured students. On the other hand, there is not a significant difference between the

performance of the Asian and White students, and also not a significant difference between the performance of the Black and Coloured students. According to Table 5.24, the Black and Coloured students performed significantly worse compared to the Asian and White students, with a p-value of close to zero in each instance. This finding should be investigated in future research, as discussed in the final chapter.

5.4.4 Result analysis per assessment instance

The graphs and tables that follow provide the distribution of marks and the summary statistics for each of the assessments of the four modules.

a) Marketing Management

Figure 5.20 presents a scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from the test, assignment and exam to the final mark. The denser the clustering of dots, the stronger the correlation of marks. As illustrated in Table 5.25, the closer to 1 the correlation coefficient is ("r" in each block), the stronger the correlation. From these graphs, an increasing value for "r" is observed with the strongest correlation appearing between the exam mark and the final mark with a value of $r = 0.9558$. It can be concluded that learning took place, as the exam was the last assessment to be written for this module, while the final mark is a combination of all results for the module. The test and the assignment were written prior to the exam, indicating that there was an improvement in the students' results as they progressed to the final assessment.

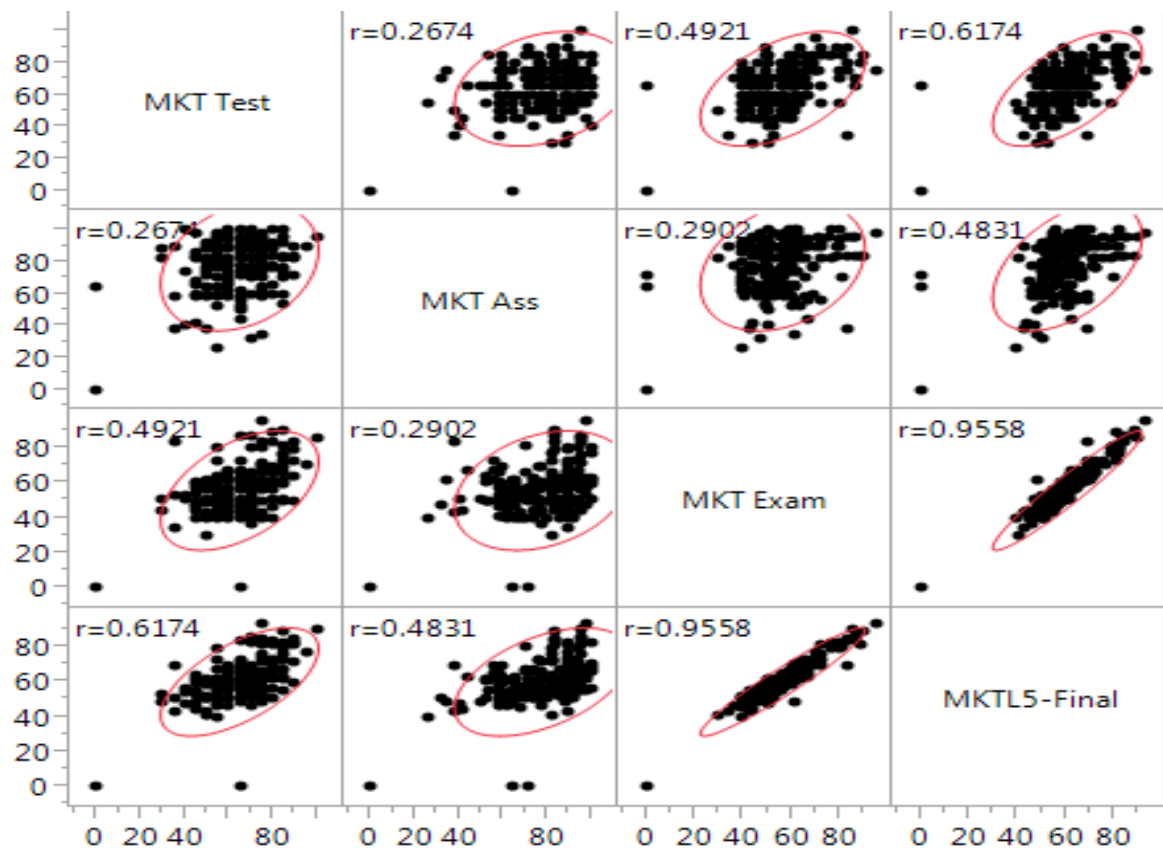


Figure 5.20: Marketing Management result analysis per assessment instance

A more detailed breakdown of the Marketing results per assessment instance is presented in Table 5.25.

Table 5.25: Marketing Management results per assessment instance

	MKTL5 Test	MKTL5 Assignment	MKTL5 Exam	MKTL5 Final
MKTL5 Test	1.0000	0.2674	0.4921	0.6174
MKTL5 Assignment	0.2674	1.0000	0.2902	0.4831
MKTL5 Exam	0.4921	0.2902	1.0000	0.9558
MKTL5-Final	0.6174	0.4831	0.9558	1.0000

b) Human Resource Management

Figure 5.21 presents a scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from the assignment and exam to the final mark. The denser the clustering of dots, the stronger the correlation of marks. From Table 5.26, an increasing value for “r” is observed, with the strongest correlation appearing between the exam mark and the final mark with a value of $r = 0.8498$. It can be concluded that learning took place, as the exam was the last assessment to be written for this module, while the final mark is a combination of all results for the module. The assignment was written prior to the exam. This indicates that there was an improvement in the students’ results, as they progressed to the final assessment. For this module, the students did not write a test because the assignment was a group presentation. The training provider decided to remove the test in order to give the students enough time to focus on the assignment.



Figure 5.21: Human Resource Management result analysis per assessment instance

A more detailed breakdown of the Human Resource Management results per assessment instance is presented in Table 5.26.

Table 5.26: Human Resource Management results per assessment instance

	HRM Assignment	HRM Exam	HRM Final
HRM Assignment	1.0000	0.2484	0.6750
HRM Exam	0.2484	1.0000	0.8498
HRML5-Final	0.6750	0.8498	1.0000

c) Management and Leadership

Figure 5.22 presents a scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from the test, assignment and exam to the final mark. The denser the clustering of dots, the stronger the correlation of marks. From Table 5.26, an increasing value for “r” is observed, with the strongest correlation appearing between the exam mark and the final mark with a value of $r = 0.9522$. It can be concluded that learning took place, as the exam was the last assessment to be written for this module, while the final mark is a combination of all results for the module. The test and assignment were written prior to the exam. This indicates that there was an improvement in the students’ results as they progressed to the final assessment.

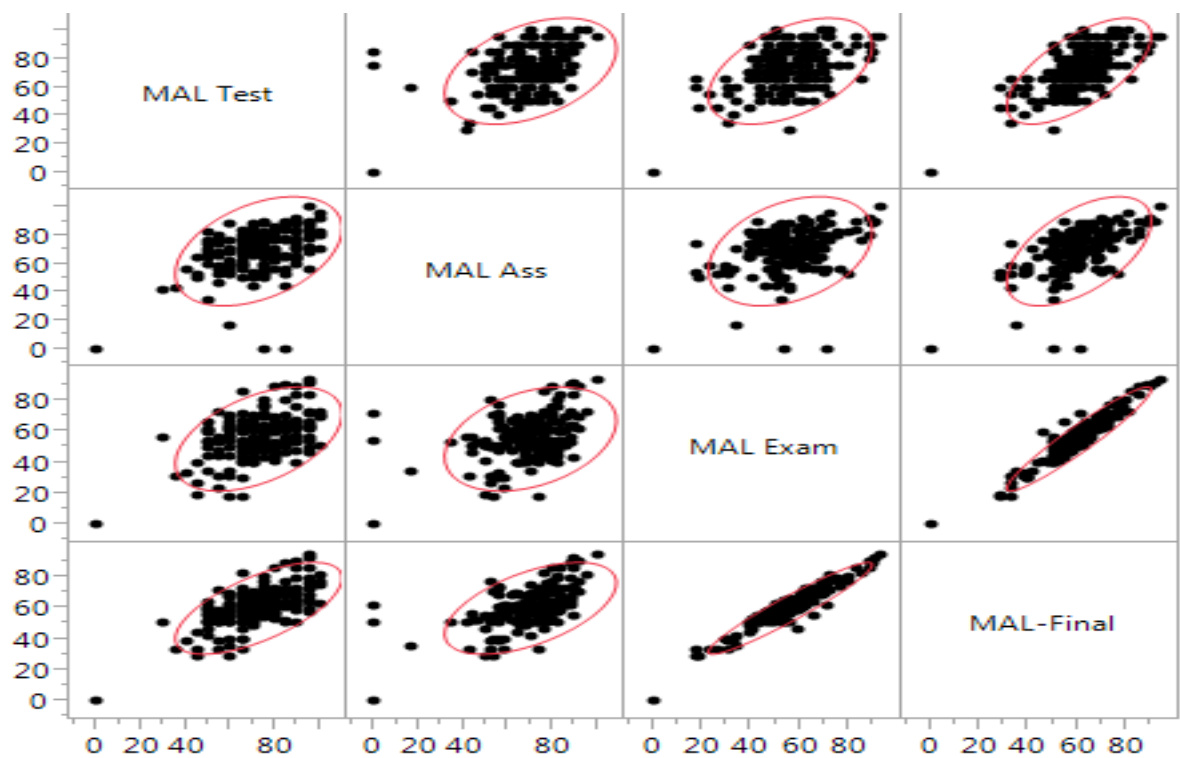


Figure 5.22: Management and Leadership result analysis per assessment instance

A more detailed breakdown of the Management and Leadership results per assessment instance, highlighting the correlation, is presented in Table 5.27.

Table 5.27: Management and Leadership results per assessment instance

	MAL Test	MAL Assignment	MAL Exam	MAL Final
MAL Test	1.0000	0.4179	0.4809	0.6615
MAL Assignment	0.4179	1.0000	0.3503	0.5561
MAL Exam	0.4809	0.3503	1.0000	0.9522
MAL-Final	0.6615	0.5561	0.9522	1.0000

d) Financial Management

Figure 5.23 presents a scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from the test, assignment and exam to the final mark. The denser the clustering of dots, the stronger the correlation of marks. As presented in Table 5.28, the closer to 1 the correlation coefficient is (“r” in each block), the stronger the correlation. From the table, an increasing value for “r” is observed with the strongest correlation between the exam mark and the final mark with a value of $r = 0.9466$. It can be concluded that learning took place, as the exam was the last assessment to be written for this module, while the final mark is a combination of all results for the module. The test and assignment were written prior to the exam. This indicates that there was an improvement in the students’ results as they progressed to the final assessment.

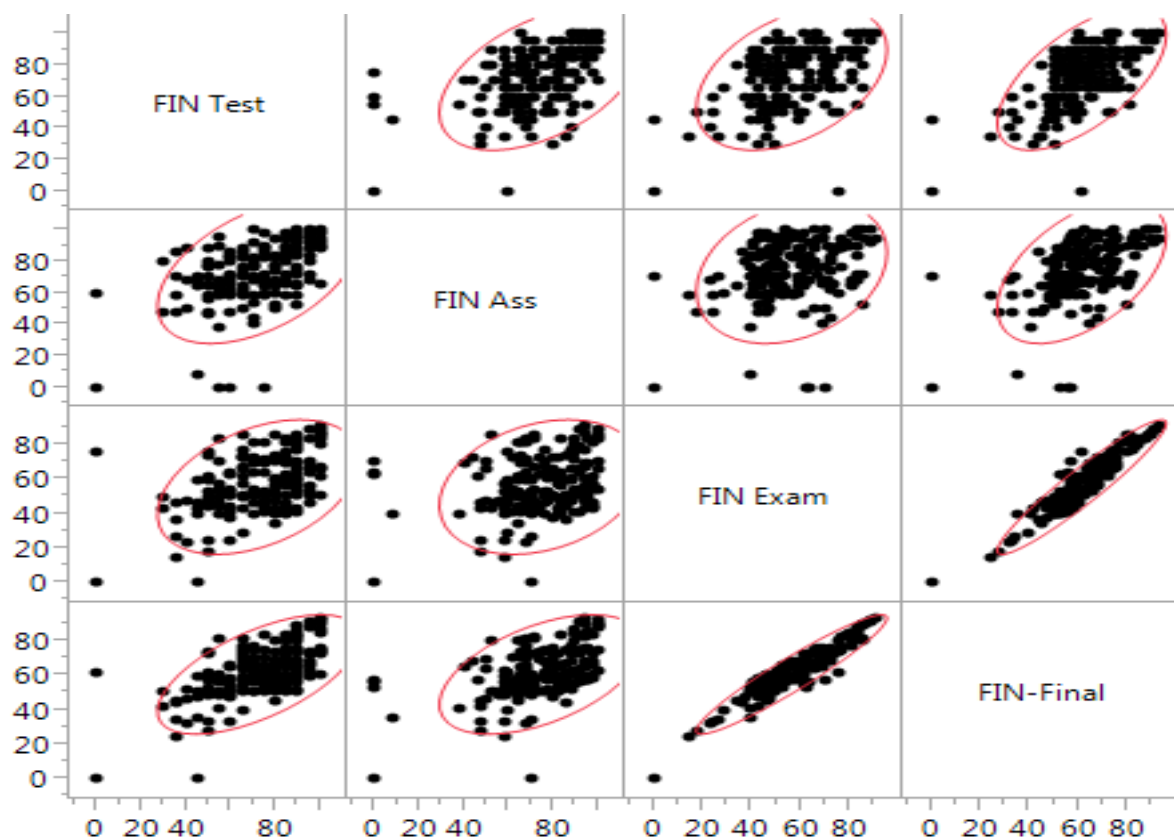


Figure 5.23: Financial Management result analysis per assessment instance

A more detailed breakdown of the Financial Management results per assessment occurrence, highlighting the correlation, is presented in Table 5.28.

Table 5.28: Financial Management results per assessment instance

	FIN Test	FIN Assignment	FIN Exam	FIN Final
FIN Test	1.0000	0.4761	0.4102	0.6209
FIN Assignment	0.4761	1.0000	0.2717	0.5062
FIN Exam	0.4102	0.2717	1.0000	0.9466
FIN-Final	0.6209	0.5062	0.9466	1.0000

5.4.5 Final results multivariate

As per Figure 5.24 below, a comparison between the final qualification mark (i.e. the average of all the subjects) and the final marks for each module shows that the strongest correlation exists with the MAL module, which had a correlation coefficient of 83.38%.

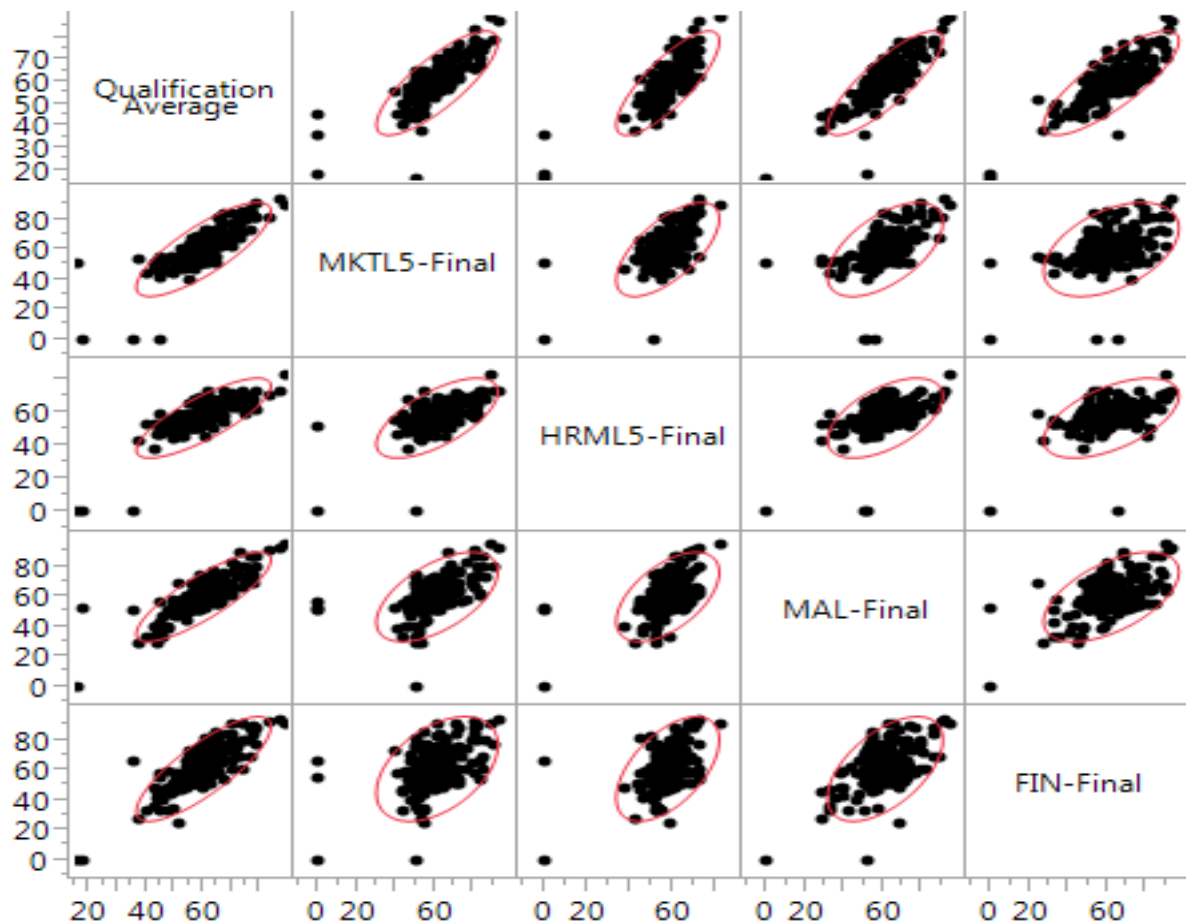


Figure 5.24: Result distribution between final qualification mark and the final marks for each module

5.4.6 Limitation of these conclusions

The only method that can be used to test whether learning took place is to evaluate the correlation between the students' performance on the different assessments for each module. Each assessment covered a different section of the content and each assessment had a different structure or format. In order to be able to better assess whether learning took place, an assessment would have to be conducted prior to the learning intervention, and the same or similar assessment would need to be conducted again at the end of the learning intervention. The average performance of these two assessments would then need to be compared.

However, the scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from test, assignment and exam to the final mark for each of the modules was analysed. An increasing value for “r” is observed in these graphs, with the strongest correlation appearing between the exam mark and the final mark. It can therefore be observed that the longer the respondents had been attending the course, the higher the scores for each assessment occurrence. This shows that learning took place.

Only four of the six modules that make up the qualification were evaluated. The analysis also highlights that the comparison of marks between the assignment, test and exam is problematic as it relates to content, structure and format. The study would have been greatly enhanced by pre- and post-test measurements.

5.5 Summary

This chapter presented quantitative results related to answering the research objectives of the study. The research objective was to undertake a holistic evaluation of one of the BankSETA programmes – the Certificate in Management Development (CMD) – according to the four-level theory of Kirkpatrick (1996) to determine, and make recommendations to all stakeholders involved, areas of improvement that could help to refine the delivery of the programme. The results were verified by means of conducting and analysing questionnaires and test scores. The questionnaire was completed by 171 students registered on the CMD programme to test Level One of Kirkpatrick’s model. The students’ test scores were analysed to determine whether learning had taken place. A summary of the results from the analysis of the data presented under Level Two of Kirkpatrick’s model is presented below.

For Level Two, the scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from test, assignment and exam to the final mark for each of the modules was analysed. A strong correlation between the exam mark and the final mark provided evidence that learning took place. However, it was observed that the provinces performing best in the qualification average, were rated as the worst venues in the feedback questionnaires. On the other hand, the provinces that received a better rating, on average, from the students, appeared to perform

weakly in the overall results. It can therefore be concluded that although the venue had the most negative feedback from the questionnaire, it did not affect the students' ability to learn effectively.

The results indicated that there was a significant difference between the performance of the Asian and White students compared to the Black and Coloured students. There was not a significant difference between the performance of the Asian and White students, nor was there a significant difference between the performance of the Black and Coloured students. The Asian and White students performed better than the Black and Coloured students. These findings will provide information to the researcher for further recommendations and research.

Generally, the CMD programme was perceived in a positive manner. There is, however, still room for improvement and there are changes that need to be made to ensure enhanced performance. Based on the results from this chapter, conclusions and recommendations will be presented in Chapter Seven. The findings from the qualitative data will be presented in the next chapter.

CHAPTER SIX

QUALITATIVE FINDINGS

6.1 Introduction

In this chapter, the findings and analysis from the qualitative phase will be reported on. As demonstrated in Figure 6.1 below, the data-collection method used in this phase was semi-structured interviews. These interviews were used to measure Levels Three and Four of Kirkpatrick's model – to measure participants' change in behaviour and the return on investment or final result. The research objective was to determine whether the participants were able to apply on-the-job learning as a result of the CMD programme, and the impact of the programme on the organisation. The findings will provide a basis for the recommendations and conclusions that will be discussed in Chapter Seven.

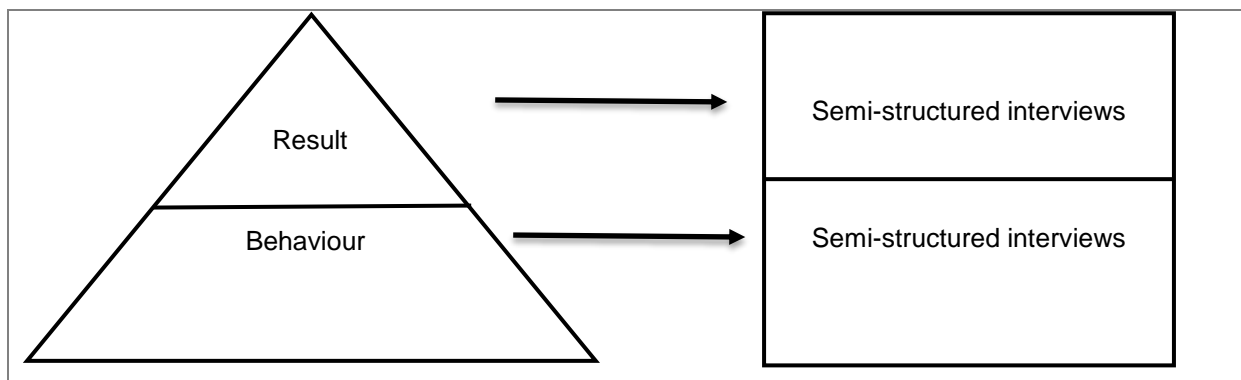


Figure 6.1 Phase Two: Kirkpatrick's training evaluation model in relation to the data-collection method

6.2 Phase Two: analysis of responses to interviews

In this section, the analysis of the responses to the interview questions are presented and discussed in detail. The purpose of the data collected in this phase was to explore, using a sample of BankSETA staff and bank representatives, Levels Three and Four of Kirkpatrick's theoretical framework. Three semi-structured interviews were used in each sub-section to explore participants' behaviour as a result of the programme, as well as the possible return on investment for their organisation.

6.3 Level Three of Kirkpatrick's model: measuring behaviour

This section presents the key findings obtained from three semi-structured interviews. The findings are based on the research objectives, which is the extent of the applied on-the-job learning (implementation).

Initially, the researcher intended to use a focus group consisting of representatives from the banks, the BankSETA and the training provider to gather data in order to address Level Three of Kirkpatrick's model in relation to the CMD programme. However, due to difficulty in securing a meeting, it was decided to use semi-structured interviews to collect the data, as this was the last phase in the data-collection process. Fortunately, this method worked well in that the skills development officers who were interviewed took it upon themselves to interact with each of the line managers in their respective institutions in preparation for the interview. This feedback was valuable, as these line managers are in direct contact with the participants on the programme. Refer to Appendix Seven for the interview questions posed at this level.

The researcher began the data analysis by immersing herself in the data to make sense of the information. Thereafter, a systematic process for finding, defining and coding themes was used to analyse the data. Emerging themes were classified and coded and text representing each theme was further explored to identify sub-themes (Bloomberg and Wolpe, 2012: 141–143).

6.3.1 Data presentation and interpretation

The data collected from each interviewee was analysed according to the theory that was being tested and thus the data has been presented in the same sequence. Key words in the context and repetition techniques were used to construct sub-themes and themes. This enabled the researcher to familiarise herself with and immerse herself in the data, generating initial codes, searching for themes, reviewing themes, and defining and naming the themes. A deductive approach was used to validate and extend the theoretical framework. However, the researcher was open to new themes that may have arisen from the data and that did not form part of an existing theoretical framework. To maintain confidentiality, pseudonyms were assigned to the three

interviewees. Interviewee One is referred to as Anna in the analysis, Interviewee Two is referred to as Grace and Interviewee Three is referred to as James.

6.3.2 Research findings

In this section, the research findings will be presented as themes and sub-themes. The following seven themes were identified as essential aspects of students' behaviour in the workplace. The themes reflect the observations of the line managers on students' behaviour and attribute these perceptions to the CMD programme. There is a noteworthy similarity among the three interviewees, as demonstrated in Table 6.1. The overarching themes that resulted from the analysis will be discussed in a narrative.

Table 6.1: Research findings

Codes	Sub-themes	Themes
Overall improvements Improvement in performance Huge improvement Witness improvement Positive impact Better understanding of bank operations Understands big picture Control of all aspects of the bank Understanding of what is expected Think 'out of the box' Good programme Better understanding	Sub-theme 1.1: Positive impact of the programme in the workplace Sub-theme 1.2: Better understanding of the functioning of the workplace	Theme 1: Positive impact

Codes	Sub-themes	Themes
Improvement in people skills Improve human skill Upskilling in all areas Skills Improve skills Improved stakeholder engagement Project management and marketing skills	Sub-theme 2.1: Improved people, communication and project management skills	Theme 2: Skills acquired
Confidence Mature Time management Positive attitude Leadership Increased responsibility Enthusiastic Consistent Takes ownership Eager to participate	Sub-theme 3.1: Traits developed as a result of the CMD programme	Theme 3: Positive attributes developed
Fundamentals of business Understands management Knowledge of project management and marketing management Understanding bank-related goals Understanding of financials Overview of key business principles Meaningful programme Relevance of programme	Theme 4:1 Relevance of the specific modules in the programme Theme: 4.2 Relevance of the whole programme	Theme 4: Appropriateness of the CMD programme in the workplace

Codes	Sub-themes	Themes
Promotion requirement Consider promotion No promotion	Theme 5: Relatedness of career development and the CMD programme	
Will participate in future programmes Will participate	Theme 6: Readiness to participate in future programmes	
No scientific tool available to measure improvement No opportunities for promotion Backlog in the workplace No tool Struggle with finance and project	Sub-theme 7.1: No scientific tool in place to measure change in behaviour Sub-theme 7.2: Uncompleted work as a result of the student attending class Sub-theme 7.3: Students struggle with certain modules	Theme 3: Visible development areas

6.3.2.1 Theme One: Positive impact

All the respondents had positive feedback with regard to the CMD programme and its impact on the behaviour of the participants. Overall, they felt that the programme had a positive impact on students' lives and, ultimately, in the workplace. Anna, the first respondent, had the following opening statement:

Obviously, from the learner's perspective, we have seen an improvement in them and the institution sees this programme as a meaningful programme.

She articulated that the improvement is detectable in that:

...there is a better understanding of how banks operate or a business operate in the greater scheme of things. They [students] are no longer focused only on their department but how their department impacts the bigger picture.

In essence, there is more collaboration and engagement between the participant and other team members. The second respondent, Grace, dwelled on the fact that there has been positive feedback all round with regard to the participants' performance in the workplace, which is on account of the CMD programme. Her opening statement was:

Okay the feedback I got was that there was a huge improvement. So much so one of the candidate's performance in 2015 has earned her not only an exceeded expectation on her annual appraisal, the bank has also awarded her with an overseas trip later on this year to acknowledge her achievement.

She was passionate about this point because not only did the student's performance improve, she was recognised by the institution with an award to travel overseas. Grace felt that it was commendable that the institution had recognised the student's performance. In order to substantiate this point, other comments, such as *"the feedback is good"* were verbalised by Grace. In another instance, she reiterated how she felt about the student's behaviour with the following remarks:

It is overall good, it shows that it is actually making a difference in the workplace. It is very good.

The over-emphasis on the word "good" highlights the positive influence the programme has made to the behaviour of the students. James's comments showed that he feels the CMD programme has influenced the students in a positive way. He stated:

From my side where I am sitting, I look at the programme and I really think it is a good programme. There is no doubt in my mind. I really think it provides our learners with the relevant skills to make themselves ready for management positions.

The word “good” was used a few times to describe the programme and its impact on students’ behaviour in the workplace. It can therefore be concluded that the feedback from the line managers was positive in nature.

6.3.2.2 Theme Two: Skills acquired

The second theme that emerged from the interviews was the fact that the programme has helped improve the participants’ skills in a few areas. Anna and Grace verbalised the improvement in students’ human skills. Anna commented:

... and also the people skills, how they deal with their staff.

This was further articulated in the following statement:

People management and effective communication stood out strongly in the candidate.

This was the response from one of the line managers in Grace’s team with regard to the skills that students acquired from the programme. These skills were further highlighted in the following statement made by Grace’s team: “*Her ability to read and handle conflict better*”, which speaks to having human skill. Other comments included:

...understanding with regards to people requirements from a human capital perspective.

Another observation made by one of the research respondents was the ability of the participants to communicate effectively, which can be attributed to the CMD programme. Grace articulated this in the following statement: “*translate the goals much clearer*”.

This kind of communication is beneficial to any organisation. It contributes towards an effective and efficient delivery of goods and services. Other skills acquired from the programme were project management and marketing skills, as mentioned by Grace:

...she has improved on the level of conversation with the customers and her peers alike and then project management skill and marketing management skill was also enhanced in the individual.

It is apparent that students have acquired a range of skills from the programme, which will enable them to perform better in their roles and potentially secure a promotion.

6.3.2.3 Theme Three: Positive attributes

During all three interviews, there were a few behavioural changes that the respondents had perceived when they described the impact that the programme has had on participants' behaviour. One such change that was mentioned during all three interviews was the increase in confidence among the participants in the workplace in general and in their interactions in senior management discussions. Anna's feedback was articulated in the following statements from two of the line managers about a particular employee:

He has gain confidence in his daily task and ability in his skills and expertise. Showing increased confidence in dealing with staff members that report to him.

The second line manager commented on a specific employee, as follows: *"She appears more confident"*. Other comments that emanated from the discussion with Anna involved the apparent increase in the participants' confidence in dealing with internal and external stakeholders, as well as increased understanding of management skills, especially in the Human Resources discipline.

These sentiments were expressed in the following statement about one of the employees:

So obviously the student has gained confidence in performing certain duties with little or no supervision. He is more patient, understanding, response time and willing to get actively involve. He is more confident in handling issues that occur.

Grace articulated the same observation on the student's behaviour in the following statement: *"more confidence in senior management and executive discussions"*. The participants were also described as being consistent and enthusiastic about their work and were credited for taking ownership of their responsibilities. Grace's observation of one of the employees was that:

...the candidate is consistent in his service delivery and remains enthusiastic ... this candidate has started to take more ownership of her work, as well as her career as a whole.

James concurred with Grace when he said:

...there is a willingness to take additional responsibilities and to take more leadership role in the team.

It is possible that modules like Management and Leadership have equipped the students with leadership qualities, enabling them to take up the role of leader in the teams in which they operate. This attribute may also help to prepare them for a promotion.

The development of desirable attributes was highlighted by these participants' line managers. It can therefore be concluded that the programme has had a positive impact on the students' behaviour.

6.3.2.4 Theme Four: Appropriateness of the CMD programme in the workplace

This theme evolved from the respondents' holistic perception of the programme and its relevance to the workplace. They felt that the students had a better understanding of certain functions in the bank as a result of the CMD programme. Because the programme is comprehensive in nature and covers modules from Management and Leadership, Marketing Management, Human Resource Management and Financial Management to Strategic Management and Project Management, the respondents felt that the students were better able to understand how the bank functions and how departments integrate with one another. James took the lead with the following observation:

How we fit it in, we feel the CMD is almost the programme where people start and then we equip them with the skills that is more specific to the bank and that feeds into our performance-management system.

James felt that the CMD programme sets the foundation for students to move to higher positions in the banking industry. According to Grace, because the size of their branches are small, the branch managers are expected to control all the activities in the bank, from the financials and marketing to projects and human resources. It is for this reason that her organisation has made the CMD programme a prerequisite for promotion into management roles. She said:

Yes, because as a branch manager you ultimately control the branch from beginning to end. From the sales aspect to the financials to the marketing, to the staff so the programme provides a good understanding of those disciplines. The project management module equips managers on how to launch a new product, all those modules, they will use daily, because the branches are run like small business, individual branches.

The holistic approach of the CMD programme provides for general upskilling in all areas to equip participants for the task ahead.

Grace's feedback was centred on the Financial Management, Strategic Management and Human Resource Management modules specifically. The line managers observed an improvement in these areas, as outlined in the following statements:

...business and strategy component in the business is now easily related to and whilst they run their team, they have taken a view, the same view just to do the same, having strategy sessions, system preparation of some whilst contributing to various discussions and it also relates to performance and talent engagements and although we do not deal with detailed financials, understanding bank related goals with regards to profits.

She also said:

Definitely more in-depth financial analysis against a set of financial statements from clients [has been demonstrated by the participants].

Most of the feedback from the line managers was positive in nature.

6.3.2.5 Theme Five: Relatedness of career development and the CMD programme

The respondents felt that once the participants completed the programme they would be considered for promotion, as long as there was a vacancy. Of the three respondents, Anna's institution has established processes to ensure that these participants are a priority for promotion when there is a vacancy. However, due to restructuring and retrenchment, she mentioned that they have had to deal with frustrated students who expected to be promoted after the programme but were not. She also noted that over the years, middle management has been saturated with students who have completed the programme, thus posing challenges for career development. These views were articulated in the following statement:

Absolutely. So the frustration comes in where people come off CMD expecting to be promoted and with the way business is going there are not always promotional opportunities, so yes, the frustration is that people now would like

to be promoted into the next area, but they've got to wait for those vacancies but they will get preference over somebody who has not done the programme.

That being said, there has been some expansion in the organisation in the past year that has catered for this need.

Grace's views on the subject were very similar to Anna's. However, she also mentioned the implementation of succession planning as a stepping stone for promotion. She commented on one of the employees:

She has also been included in our commercial suite, one step up succession plan for promotion within the next 6–12 months in the short term.

Other comments from Grace's line managers included:

Promotion could definitely be a consideration; It's in the pipeline; Yes, promotion from a coordinator to a junior manager.

While some of the students are being considered for promotion, others have already been promoted as a result of the CMD programme.

James was cautious when responding to this question. The challenge in his organisation is the lack of vacancies. Most of the students who are nominated for the programme are already in managerial positions. Even though they will be considered for promotion, the opportunities are either not available or are very difficult to come by. He expressed his reservations in this statement from his line managers on a specific employee:

She apply for a position at a level higher than her current levels, since she completed the programme there has been no vacancies, so it's again preparing them for that.

Another line manager commented as follows:

The course has improved his skills but in the department where he is there is limited possibilities for promotion, so again it will help him for the future.

Thus, he felt that the programme would prepare them for any future opportunities. With recent inflation and economic instability, it is obvious that this has affected job opportunities at the bank. That being said, they remain positive and will do all they can to accommodate their employees.

6.3.2.6 Theme Six: Readiness to participate in future programmes

All three respondents said that they would participate in future programmes, even though they all had different reasons for participating. Anna's argument was around the relevance of the programme and the fact that it covers the fundamentals of business. She said:

We will participate every year. Absolutely. It's a brilliant programme, it really is. And it covers the fundamentals of a business, all areas of the business and it's really very relevant.

Grace, on the other hand, was of the view that the programme steered personal growth in the lives of the participants:

Yes, we already spoke about continuing with the CMD from a strategic point of view. Then yes absolutely and quite simply I have witnessed and experienced first-hand how the programme has improved and developed this individual.

James felt that the knowledge gained on the programme permitted the minds of the participants to grow and, as a result, they would continue with the programme:

Yes, he is learning something new and by acquiring new knowledge it will allow our minds to grow.

The general consensus from all three respondents was that they would participate in future programmes.

6.3.2.7 Theme Seven: Visible development areas

One of the interview questions specifically asked whether there is evidence of an improvement in the job performance of the participants. All the respondents said there was no physical evidence to support their observations. None of the organisations had a performance-measurement tool in place to measure improvement in job performance. Some respondents felt that this was a gap that could be addressed; others said that because of the size of the organisation, it was almost impossible to include one programme in the performance review process, given that there are numerous programmes that run within the organisation. However, they felt that they could look into introducing a template that would be applicable specifically to the CMD students, and that could be managed by the learning and developing officer who oversees the programme. Anna said:

Yes, there isn't a tool. Maybe that's where the gap is to assess how they implement this back in the workplace, so no." Grace's comment was as follows: "No, other than our individual evaluations, the performance-management system has been a really inflexible tool. So they are reviewing it at the moment, but what will come of that I don't know, and I don't think considering the size of the organisation that we could adapt specifically to that. So it's better that we run our own.

James stated: *"Unfortunately, we don't have that system in place"*. As a result, this was identified as a gap that needs to be addressed, and is discussed in the recommendations.

Other areas of concern included incomplete work as a result of the students attending class. The CMD programme is structured in such a way that the students are expected to attend a four-day class session for each module. James felt that the time out of work affected the tasks that the students needed to complete, resulting in backlog. He articulated this concern when he said: *"the student focused on his studies resulted in*

a backlog in the workplace". It is the responsibility of the employer or line manager to support the students while they are on the programme. Support in this instance includes, and is not limited to, ensuring that the student's work is completed while they attend class. This may require some negotiations between the student and his/her line manager; however, it should be managed internally. Lastly, Grace felt that some students still struggled with the Financial Management and Project Management modules. She said:

They battle with the financial management one and project management. They have never been exposed to project management and find it hard to apply it in the workplace.

Some of the students have never been exposed to these disciplines, making it difficult for them to assimilate the concepts. Over the years, the training provider has designed additional support materials in the form of exercise guides, videos and extra classes as a way to assist these students. This does, however, remain a challenge that needs to be addressed.

In summary, there was a general consensus that the behaviour of the students has changed positively as a result of the programme and the banks are interested in nominating more students to join the programme. However, it is important to note that some gaps were identified from this exercise, such as the lack of a performance-management tool to measure improvement in the job performance.

6.4 Level Four of Kirkpatrick's model: measuring return on investment (ROI)

This section presents the key findings obtained from three semi-structured interviews that took place with BankSETA staff members. The findings are based on the research questions that were posed to the three interviewees to address Level Four of the model, which assesses the cost versus the benefits of the programme on career development of the learners, as well as its impact on the organisation. Refer to Appendix Eight for the interview questions that were posed at this level.

6.4.1 Data presentation and interpretation

The purpose of these questions was to determine the cost versus the benefits of the programme in the organisation. Although a calculation of Return on Investment (ROI) would be the best way to measure the ROI, as it measures the amount of return on an investment relative to the investment cost, this was not done. The researcher was informed that the BankSETA had not yet conducted an impact assessment on the programme, which would have provided the researcher with data to calculate the ROI. It was thus physically impossible to calculate the ROI in the traditional manner, as the banks simply do not have the data required to use the ROI formula. Based on this, the researcher decided to use semi-structured interviews, as most of the feedback provided by the interviewees was based on qualitative feedback from stakeholders.

The data collected from the interviews was analysed according to the theory that was being tested and thus the data is presented in the same sequence. The presentation of the data is grouped into five main themes. The thematic qualitative data interpretation method was used, whereby key words in the context and repetition techniques to construct themes were applied. This enabled the researcher to familiarise herself with and immerse herself in the data, generating initial codes, searching for themes, reviewing themes and defining and naming the themes.

To reiterate, the primary research objective of this study was to undertake a holistic investigation of the CMD programme to determine students' perceptions, their increase in knowledge (whether learning has taken place), their ability to apply on-the-job learning and the impact of the programme on the organisation.

In this section, semi-structured interviews were used to measure the possible ROI for the organisations. This phase was therefore aimed at evaluating the impact of the programme on the organisation. A deductive approach was used to validate and extend the theoretical framework. The researcher was, however, open to new themes that may have arisen from the data and that may not have formed part of an existing theoretical framework. In order to maintain confidentiality, pseudonyms were assigned to the three interviewees. Interviewee One was referred to as Linda in the analysis,

Interviewee Two was referred to as Jane and Interviewee Three was referred to as Sarah.

6.4.2 Research findings

In this section, the research findings will be presented as codes, sub-themes and themes. The following five themes were identified as aspects of the impact of the programme on the organisation. The themes reflect the observations from three BankSETA staff members. There is a vast similarity with regard to the feedback from the three interviewees, as demonstrated in Table 6.2. The overarching themes that resulted from the analysis will be discussed in detail in the form of a narrative.

Table 6.2: Research findings

Codes	Sub-themes	Themes
Strategy Strong need Demand	Sub-theme 1.1: There is a need that has been identified in the sector	Theme 1: Addressing a need
Competent staff Upskilled people Stepping stone Generic Management skill Value for money Positive impact Positive Credibility Administration Implementation	Sub-theme 2.1: The CMD programme has a positive impact in the sector Sub-theme 2.2: There is value for money	Theme 2: Positive effect of the CMD programme
Development plan Career plan Talent management Career growth NQF level	Sub-theme 3.1 The CMD programme has contributed to development	Theme 3: Career development

Codes	Sub-themes	Themes
Career path Articulation Nomination process	Sub-theme 3.2: The CMD programme provides a higher NQF level	
Branch Home loan Retail banking Branches Rural areas	Theme 4: Beneficiaries of the programme	
Impact-assessment tool No impact-assessment tool to measure ROI No tool on CMD	Theme 5: Measuring tool	

6.4.2.1 Theme One: Addressing a need

Two of the three respondents associated the impact of the programme with the need for the programme in the sector. Among the comments cited to corroborate this finding were those made by Jane, who said:

This need was identified in the sector skills plan, so for our organisation, it strategically addresses a need in the sector.

It must be noted that Jane used the word “need” frequently during the interview, always going back to emphasise that the programme is aimed at addressing a need that was identified. In her view, that is the purpose of the programme. Sarah elaborated on this point by stating that:

...there is a strong need for the programme within the banking sector.

Another word that relates to this theme was the high demand/need for the programme from the sector. Sarah commented:

From qualitative feedback that we get from the sector it definitely makes a huge difference and as we can see this year we've run three intakes of the programme.

She also emphasised that:

...there is a greater demand each year on year so definitely there is a strong need.

The respondents linked the increase in the demand of the programme to the benefit derived from the programme. Jane's approach to this question was based on the fact that a need has been identified in the sector skills plan, which is being met. She said:

...so that already identifies a need, so I think they we will benefit because management is being trained.

The interviewees used the words "need" and "demand" interchangeably when describing the return on investment on the programme.

An interpretation of the data provided by the interviewees revealed the high demand of the programme in the sector, which is associated with the positive impact that the programme has on the organisation. As a result, all three respondents agreed to the fact that the CMD programme will continue to be sponsored by the BankSETA and the reason was solely due to the high demand of the programme from the banking sector. Linda stated:

...think the fact that we are already doing a second intake now shows the demand within the sector for more learners.

6.4.2.2 Theme Two: Positive effect of the CMD programme

The second theme that emerged from the interviews was that the programme has had a positive impact on the organisation. Sarah stated:

...definitely a positive impact on the sector as it stands.

According to Linda, the programme has had a positive impact:

...when we spoke to the actual banks from a BankSETA perspective, they were always very positive about the programme.

She continued by saying that the CMD programme is one of the programmes that has gained credibility in the sector because it is well administered and implemented. This point validates the feedback that was given by the bank representative when measuring behaviour in terms of the overall perception of the programme in the workplace.

Other aspects related to the positive nature of the programme was that it provided an exposure to management skills, and the knowledge acquired by students during the course can be incorporated in the workplace. Linda said:

...it gave them a rounding as far as management skills is concerned ... we now have a layer of staff out there that have been exposed to this components and can incorporated it.

She felt that the BankSETA is meeting their mandate through the CMD programme. Jane reiterated this point in the following statement:

Secondly, they should be having more competent staff by the end of this programme because it is a competency based programme ... the benefits will be more competent staff, more skilled people in the sector and ... better execution of their functions as managers.

In addition, Sarah mentioned that the impact could be linked to the increase in promotion amongst participants who have completed the course: *“use as a stepping stone to the next position”*. She associated the impact of the programme with the fact that the students are being considered for promotion.

This finding substantiates the response from the interviews conducted in Level Three, where some organisations use the CMD programme as a requirement for promotion to managerial positions. Two of the three interviewees mentioned that the services that they received from the service provider were worth the money spent on the programme. Jane stated: *“we do get value for money from the training provider that we engage with”*. Linda also remarked that the training provider equips professionals with management skills.

It can therefore be concluded that the CMD programme has a positive impact on the organisation in that the student can better execute their tasks and responsibilities. The programme contributes to the development of competent staff. The skills acquired from the programme have contributed to the positive outcomes experienced in the organisation. The service provider is given credit and is seen as a major contributing factor to this success.

6.4.2.3 Theme Three: Career growth

The general consensus from all three interviewees was that the programme contributed to the students' career development. The assumption is that most of the junior managers have either technical qualifications or a Matric, which is on an NQF Level 4. This assumption was verified against Question A8 in the questionnaire that was completed by the students on the CMD programme. The findings revealed that 51% of the students on the CMD programme have a Grade 12 certificate, which is on NQF Level 4, as their highest qualification. This qualification is therefore appropriate for students to articulate into the next level and also to progress in their careers. The CMD qualification is on NQF Level 5 and prepares them for possible management roles. In line with the above assumption, Sarah stated:

The CMD is pitched to organisations as a junior management qualification to enable people to get to the next level, so it is in line with their career plan, in a generic way.

Her observation stemmed from a holistic point of view where the CMD programme is seen as a means of contributing to the talent management process in the organisation,

which in turns feeds into the career development of the students. She highlighted that she could not provide concrete evidence on the career development of the students; however, based on feedback that she has received from the students, they have attested to having career growth either within the organisation or in the sector.

Jane's assumptions emanated from the nomination process that is followed by the BankSETA. The process requires employers to identify candidates who are suitable for the programme. One of the requirements obliges line managers to sign a memorandum of understanding with the candidate being nominated, stating their readiness to participate and that they understand the requirements of the programme. This process takes into consideration the candidates' current roles in the institution and how the programme will contribute to their career development. Jane said:

I'm not 100% certain because once again we haven't gone back and checked, however if you were a staff member and I was in the bank, I will look at your development plan ... and put it down as one of your development areas, in your development plan and the fact that BankSETA's offering it and that you manage to do it will mean that you have addressed that need that you may have had.

It is on this premise that Jane based her assumptions. She also highlighted the limitation around the inability to provide evidence that this process is instituted thoroughly by the employers.

Linda was of the opinion that the programme creates an opportunity for the candidates to move into junior and middle management positions within the sector. She expressed her views in the following statement:

I do. Because if you think about it – in the bank a lot of the banking staff basically have Matric, entry level four, then basically they go onto supervisory and a supervisor could be at an NQF Level 4, but now they've gone up another NQF Level, which is 5. So as far as career development is concerned, yes most definitely.

She mentioned two instances where candidates testified verbally with regard to opportunities created in the workplace as a result of the programme. She said that students are able to articulate onto higher programmes after completing the qualification. Linda was enthusiastic about this point when she said:

.... we went through the programme, got the certificate, the thing for me is articulation because they can go on a higher diploma and get funding.

She was of the opinion that this is a benefit for the students in terms of personal and career development, as well as the employer. She referred to this benefit as the “*spinoff*”.

Although all three interviewees had positive feedback in terms of the programme contributing to career development, there was no evidence to substantiate their assumptions, except for testimonies from candidates who had participated on the programme.

Jane’s view on the nomination process raised concerns around the authenticity of the process and whether it is being implemented effectively. She mentioned that the BankSETA had not gone back to ensure that the process is followed by the employers.

According to Nadler’s critical events model (1982:14), one of the most important steps in the training process is to analyse the employee’s job to determine job standards against which individual performance can be measured. Based on the gap that exists between expected performance and the set standard, the training need is identified in the third step. He also recommends that evaluation and feedback be carried out during each of these steps. Without any evidence that the nomination process is being followed by the banks, it is probable that some of the candidates on the programme should not be on the course. This represents a developmental area that will be addressed in the recommendation section of this study.

6.4.2.4 Theme Four: Beneficiaries of the programme

Sarah and Linda were of the view that retail banking, which is in essence the different bank branches, benefitted most from the programme. Sarah made the following comment:

I think it is more retail banking. Retail banking definitely.

Linda stated:

I think it's the guys in the branches.

Although they both agreed that the branches benefitted the most, they had different explanations to validate their views. Sarah's comments were based on statistics that she received on the nominees for the programme from the bank, as well as on the fact that the qualification is generic and can accommodate these candidates. She said:

I think it's because of the type of modules that are offered. It is more of a generic qualification rather than . . . a strong focus on investment banking.

She also mentioned that the larger banks nominated more candidates from the branches than the smaller banks. On the other hand, Linda had a mentoring and coaching approach to her explanation. She felt that this programme is more beneficial to retail banking because the junior managers are equipped to act as coaches to the unemployed learners who do the same qualification on the Kuyasa learnership.

The Kuyasa learnership is a BankSETA-funded youth development intervention aimed at recruiting unemployed graduates in order for them to further their studies and expose them to the world of work. Registered employers are responsible for hosting the learner(s) and making provision for training, workplace coaching and learner support. These learners are usually hosted in the branches where supervisors and junior managers act as coaches to them. Linda also felt that the branches in the rural areas benefitted most from the programme.

According to Anand Mishra (2010:7), in the present-day, highly competitive and increasingly consolidated world, retail banking has become instrumental in offering personalised and differentiating services that are critical to a bank's success. As a result, bank branches remain crucial to bank customers seeking good customer service. The fact that the bank branches benefit most from the CMD programme means that they are being equipped to carry out these operational functions that reside with retail banking.

6.4.2.5 Theme Five: Measuring tool

It is worth mentioning that although they all agreed that there is a return on investment associated with this programme, they expressed that the accuracy of this information could not be measured quantitatively. They highlighted the fact that there is no instrument in place to measure this finding. Jane and Sarah expressed this in the following instances respectively:

I am not 100% certain because once again we have not gone back and checked.

and

So we can't as BankSETA determine the ROI directly attributed to the CMD programme. But what we can do is look at it from a bank side and do a study through an impact assessments which we haven't conducted yet but is in the pipeline as it stands to do a proper impact assessment to see where the guy started, where they have moved to and actually quantify that with numbers. In that way we will give you a proper easier ROI on the programme but

This gap provided the researcher with information to include in the recommendations section of this study.

6.5 Summary

This chapter analysed and presented the findings related to answering two of the research objective aspects – whether the participants are able to apply on-the-job learning and the impact of the programme on the organisation. The findings were verified by means of conducting semi-structure interviews. Six interviews were conducted with different skill development officers from the banking industry, as well as BankSETA staff, to investigate learning on Levels Three and Four of Kirkpatrick's model. The findings from the qualitative phase is summarised below.

At Level Three (measuring behaviour change on the job), there was a general consensus that the behaviour of the students has changed positively as a result of the programme and that the banks are interested in nominating more students onto the programme. However, it is important to note that some gaps were identified from this exercise, such as the lack of a performance-management tool to measure improvement in job performance. This corresponded with the feedback received in Phase One, where students expressed a positive perception of the course. This is reflected in the result, a high average of 59.74%.

At Level Four (measuring the results from the organisation's point of view), the responses provided by all the respondents were more positive than negative. However, one central theme that emerged from this exercise was that the BankSETA has no impact-assessment tool in place to authenticate their assumptions.

Generally, the CMD programme is perceived to be a good programme by all the different parties that were interviewed. However, there is still room for improvement and there are changes that need to be made to ensure enhanced performance. Based on the findings of this study, conclusions and recommendations will be presented in the following chapter.

CHAPTER SEVEN

DISCUSSION, RECOMMENDATIONS, LIMITATIONS AND CONCLUSION

7.1 Introduction

The analysis and findings from the previous chapters were based on the research objectives that initiated this study. This chapter provides the findings of the study by drawing together results from previous chapters and making recommendations to stakeholders and suggestions for future studies. An integration of the literature review and the empirical findings will be provided, and thereafter a discussion of the results and conclusions will be presented.

According to Gordon (2015:39), training is vital and contributes to the bottom-line of any organisation. Training evaluation provides a way to appreciate the return on investment yielded as a result of a training programme and provides information needed to improve the quality of the training. If an organisation receives an insufficient return on its investment in training, there is a likelihood that it will reduce its investment in training or look for alternatives to meet the training need. Training evaluation provides evidence to establish whether training does offer benefits to an organisation (Kumpikaitė, 2007:29).

Evaluation comprises choosing the right research design to maximise the confidence that can be placed in the results. The design is based on a careful investigation of how to curtail threats to internal and external validity, as well as the purpose, expertise, and other organisation and training characteristics. It was to this end that a convergent parallel approach was used in this study to ensure that all the phases of the study were evaluated based on Kirkpatrick's four-level model, and to address the research objective. The research objective is to undertake a holistic investigation of the CMD programme to determine students' perceptions, whether learning has taken place, their ability to apply on-the-job learning and the impact of the programme on the organisation.

7.2 Findings and realisation of study objectives

The primary research objective for this study was to undertake a holistic evaluation of the CMD programme to determine students' perceptions, their increase in knowledge (whether learning has taken place), their ability to apply on-the-job learning and the impact of the programme on the organisation.

The secondary research objectives for this study were as follows:

- a) To identify any barriers/obstacles in respect of the present programme.
- b) To provide valid and sensitive information to the BankSETA to assist them in the development of strategies, with a view to improving the CMD programme.

A mixed-method approach, incorporating both positivist measuring and constructivist interpretations, was applied. The data-collection strategy consisted of quantitative surveys and semi-structural interviews. Kirkpatrick's (1996) four-level theory was used as the theoretical framework to evaluate different aspects of the CMD programme.

The primary research objectives were assessed in the following sequence:

- a) **Reaction:** The responses of the trainees to the content and methods of the programme were elicited by means of a feedback sheet.
- b) **Learning:** The actual learning of the trainees was measured.
- c) **Behaviour:** The effect of the training programme on the behaviour of trainees in the workplace was measured.
- d) **Result:** The impact of the training programme on the performance of the employee was examined.

This chapter provides a synthesis of the findings in accordance with the primary research objective, as stated above.

Objective One: To determine students' perceptions of the CMD programme using Level One of Kirkpatrick's model – Reaction

An analysis of the data revealed the perceptions and views of the students with regard to the CMD programme. As indicated in Chapter Five, Section 5.3.3, it can be deduced from the findings that the majority of the students had a positive perception of the programme. Internal factors were perceived or experienced more positively than the external factors. The most positive internal factors were the variables relating to the facilitator, while the most negative external factor was that of the venue, even though the score could still be regarded as being good overall. .

Objective Two: To determine whether learning has taken place while on the CMD programme using Level Two of Kirkpatrick's model – Learning

The study revealed that learning took place among the participants on the programme. The scatter plot, which shows a comparison of each of the assessments, in order of occurrence, from the test, assignment and exam to the final mark for each of the modules was analysed. As indicated in Chapter Five, Section 5.4.6, a strong correlation between the assignment mark and the exam mark provided evidence that there was an increase in knowledge among the participants.

The study also revealed that there was a significant difference between the performance of Asian and White students compared to Black and Coloured students. There was not a significant difference between the performance of the Asian and White students, nor was there a significant difference between the performance of the Black and Coloured students. The Asian and White students performed better than the Black and Coloured students.

Objective Three: To determine the ability to apply learning on the job using Level Three of Kirkpatrick's model – Behaviour

At this level, there was general consensus that the behaviour of the students changed positively as a result of the programme. The banks are interested in nominating more students for the programme, as indicated in Chapter Six, Section 6.3.2. However,

there are a few development areas that were identified from this exercise, such as the lack of a performance-management tool to measure improvements in job performance and also the limitations that exist around the promotion process.

Objective Four: To determine the impact of the programme on the organisation using Level Four of Kirkpatrick's model – Result

The responses provided by all the respondents were more positive than negative for each of the questions in this sub-section. The respondents felt that the CMD programme has had a positive impact on the South African banking sector, as indicated in Chapter Six, Section 6.4.2. They attested to have perceived a return on investment in the sector, even though their observation was not measurable. One central theme that emerged from this exercise was that the BankSETA has no impact-assessment tool in place to authenticate their assumptions that the CMD programme has a positive impact on the organisation.

The answers to the secondary objectives formed the basis for the recommendations and conclusions that will be discussed in this chapter.

7.2.1 Integration of the findings on the four levels

A convergent parallel design was used for this study. The convergent design allowed the researcher to use quantitative and qualitative data-collection methods simultaneously, prioritising the methods equally and keeping each phase independent during analysis, and to then mix the results during the overall interpretation of the findings (Creswell & Plano Clark, 2011:71). In this section, the integration of the findings from all four levels will be discussed, emphasising emerging patterns.

The overarching pattern that emerged from this study was that at every level of the data-collection process, the respondents expressed a positive feeling towards the programme. Generally, the CMD programme is viewed as a successful programme in the sector and should be rolled out to all the banks. From the feedback received, it can be said that the programme is adding value to the lives of the participants in terms of career and personal development, which will be valuable to them in any environment.

7.3 Contribution of the study

The study was of great significance. It provided insight into the CMD programme from various stakeholders, and its impact on the industry was discovered.

7.3.1 Theoretical contributions

As mentioned earlier, the theoretical model used for this study was Kirkpatrick's four-level training evaluation model. The study contributed to the body of knowledge on training evaluation, since few studies of this kind have been conducted in the South African banking sector.

7.3.2 Methodological contribution

The concept of training evaluation has mostly been studied using quantitative methods, making use of pre- and post-testing, empirical study and a literature review. This study used a mixed-method approach to investigate every aspect of the training programme. This approach is dependable in that it was easy to apply to Kirkpatrick's four-level theory. It allowed the researcher to examine every dimension of the theoretical concept, providing a deep understanding of the CMD programme.

7.3.3 Practical contribution for HRD/HRM

The study will inform changes and transformation to the way the programme is conducted in order to ensure a more effective administration. The study will make recommendations on effective practices that can be implemented by the BankSETA for future programmes.

The result of the study has also alluded to specific recommendations for future research, which is presented in Section 7.6.

7.4 Recommendations

The findings indicate that although the CMD programme is perceived positively by most of the stakeholders, there are still areas that need improvement. Important to note is that there is no training evaluation process to measure the relevance of the programme to the sector or to assess whether the programme produces value to the sector. In order for the BankSETA to be more effective in implementing the CMD programme in the banking sector, the following is recommended:

- a) The BankSETA needs to implement a training evaluation strategy for the CMD programme, from inception of the programme to the end of the programme for each intake. With the amount of money spent on this programme, it is crucial that the sponsor ensures that there has been a return on investment. These evaluations could be implemented using tools like the Kirkpatrick (1994) model or better still Jack Philipps's (2010) evaluation model, which enhances Kirkpatrick's model by including a fifth level, known as return on investment.
- b) The findings from the quantitative analysis place emphasis on the importance of improving on external variables – venue and safety. Although the test scores indicate that external variables like parking, chairs and food did not affect the students' results on the course, it is still important to ensure students have an overall positive experience on the programme, since this has been paid for by the BankSETA. The training provider needs to consider changing the venues in KwaZulu-Natal, Pretoria and in the Eastern Cape. Every aspect of the course needs to be investigated by the training provider to ensure that the students derive maximum satisfaction from the experience.
- c) In order to be certain that learning has taken place, students should be assessed prior to the learning intervention, and then undergo the same or a similar assessment at the end of the learning intervention. The average performance of these two assessments can then be compared. Both assessments should be based on the same content and should have similar structures. According to Boyas, Bryan and Lee (2012:428) the pre-/post-test is an assessment tool often used to measure student learning. Students are

given a test at the beginning of a module to determine their level of understanding of the subject matter. At the end of the course, the same assessment is administered. The expectation is that student performance on the assessment will improve, presumably as a result of completing course-related requirements. These authors perceive the test as a viable measure of student learning.

- d) The findings from the interviews revealed that the organisations do not have a performance-management tool to measure whether there has been a transfer of knowledge. Some of the challenges that were mentioned by the interviewees was that the size of their organisation makes it almost impossible to introduce a performance measurement tool for only one programme in the bank. Saks and Burke-Smalley (2014:114), in their research paper on the transfer of training and its relatedness to the organisation's performance, emphasised the significance of training transfer in coaxing organisations to implement schemes and interventions to facilitate the transfer of training, if they want their training investment to result in improvement in the learners' performance.
- e) In addition, it was found that there is no evidence of a proper system in place to ensure that the right candidates are nominated to go onto the programme. The process that has been instituted by the BankSETA has not been monitored to confirm whether it is being implemented and if implemented whether it is being done correctly. It is important that planning for this programme is done well before the start of the programme, as suggested by Nadler (1982:14) in his critical events model. This will provide sufficient time for the bank representatives to carry out the nomination process. Also, it is important that a control mechanism be instituted to check and ensure that the right candidates have been nominated and that they will gain value from the programme.

7.5 Limitations of the study

This research is subject to certain limitations, some of which are usually associated with mixed-method research design and others that are built into the study itself. It is common knowledge that mixed-methods research takes longer to complete, as the researcher makes use of both qualitative and quantitative data-collection techniques (Saunders *et al.*, 2009:601). The methodology used for the study influenced how soon the dissertation was completed.

One of the main limitations of this study was the potential bias regarding the researcher's opinion of the CMD programme, given her involvement as Programme Manager. In order to reduce the bias and to find time to complete the study, the researcher made a strategic decision to move to another department within the institution to reduce bias during the data collection. Also, because several methods were used to gather the data during different phases of the study, the findings dovetailed to reduce bias.

An associated limitation is that the researcher knew some of the research respondents; thus, their responses could have been fashioned to report what they thought the researcher wanted to hear. To obviate the personal connection between the researcher and the research respondents, a consent form was signed by each respondent to ensure that their participation was voluntary and their comments were as honest as possible.

Another limitation was around the duration in which the data was collected. The data for both phases were obtained between August 2015 and March 2016 – representing only a 'snapshot' of students' perceptions of the CMD programme, as opposed to a trend of the entire programme.

The most significant limitation related to this study was the fact that the study was based on one programme run in the South African banking environment. As such, the findings cannot be generalised to other programmes that are conducted in the sector. However, it was not the intention of the researcher to generalise the findings across

other programmes in the sector, even though the recommendations can be applied to other banking programmes sponsored by the BankSETA.

7.6 Future research

According to Fiehl (2015:46), workforce development is essential because it produces large pay-offs. The fast-moving, global marketplace in which organisations operate today calls for employees and managers to strive for continuous self-improvement. On account of the high cost of training, which determines whether learning and development activities are provided internally or via external sources, it would seem sensible for organisations to attempt to determine, through evaluations, whether this was money well spent (Kennedy, Chyung, Winiecki & Brinkerhoff, 2013:2). The primary purpose of a training evaluation is, quite literally, to evaluate the training programme.

As discussed in Chapter Three, Section 3.2.2, it is important for a needs analysis to be conducted prior to the start of the programme in order for the evaluation to be carried out in a systematic manner, using input from the objective derived when identifying the training need (Swanepoel *et al.*, 2008:449).

This study could be enhanced if the model of training evaluation is relevant to the programme. Singh (2013:33) argues that no single model can be used to measure all the requirements of the training programme. This is because different aspects of the training gain prominence as the training evolves. The following potential areas should be addressed in future studies:

- a) Develop a comprehensive training evaluation by integrating Kirkpatrick's model with a competence-based process, which will assist in determining whether participants are competent in their jobs as a result of the training programme (Singh, 2013:33).
- b) Investigate the effect of a participant's secondary academic background on their ability to learn effectively at tertiary level.
- c) The relevance of environmental factors and their effect on learning.

- d) An organisation's attitude towards training evaluation through investigating how often programmes are comprehensively evaluated.

7.7 Chapter summary and conclusion

This chapter summarised the findings in line with the research objective. Other areas discussed were the limitations identified during this study, as well as directions in future related research. By integrating the respondents' responses to the research objectives at both phases of the study, five recommendations were presented.

The purpose of this study was to undertake a holistic investigation of the CMD programme to determine students' perceptions, to determine whether learning had taken place, the ability to apply learning on the job and the impact of the programme on the organisation. It also aimed to identify any obstacles in the current programme and to make recommendations to the BankSETA.

The findings of this study highlighted the importance of programme evaluation and how indispensable this practice is to the success of any programme. However, further research needs to be conducted in other areas related to training evaluation. Even though positive results were reported at every phase of the study, there are certain areas that could be improved upon in order to maximise the outcome of the CMD programme. Additional learning methodology, as discussed under the recommendation section, may be incorporated or used in conjunction with the current programme.

The findings of this study have implications for all key stakeholders involved in the CMD programme. It is suggested that stakeholders discuss the issues and recommendations of this study with a view to addressing critical issues presented here. The findings and recommendations will be distributed to various relevant institutions for ease of access.

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APPENDICES

Appendix One: List of Banks in South Africa

Category	Bank
Registered banks – locally controlled	ABSA Bank Limited; African Bank Limited; Bidvest Bank Limited; Capitec Bank Limited; FirstRand Bank Limited; Grindrod Bank Limited; Imperial Bank Limited; Investec Bank Limited; Nedbank Limited; Sasfin Bank Limited; Teba Bank Limited; The Standard Bank of South Africa Limited.
Registered banks – foreign controlled	Albaraka Bank Limited; Habib Bank Limited; HBZ Bank Limited; Mercantile Bank Limited; The South African Bank of Athens Limited.
Mutual banks	GBS Mutual Bank; VBC Mutual Bank
Local branches of foreign banks	Bank of Baroda; Bank of China Limited, Johannesburg Branch (trading as Bank of China Johannesburg Branch); Bank of Taiwan, South African Branch; Calyon (trading as Calyon Branch); Citibank N.A.; Deutsche Bank AG; JPMorgan Chase Bank N.A. (Johannesburg Branch); Royal Bank of Scotland (Formerly ABN Amro); Société Générale; Standard Chartered Bank (Johannesburg Branch); State Bank of India; The Hong Kong and Shanghai Banking Corporation.
Foreign banks with approved local representatives offices	AfrAsia Bank Limited; Banco BPI, SA; Banco Espirito Santo e Comercial de Lisboa; Banco Privado Português, S.A.; Banco Santander Totta SA; Bank leumi le-Israel BM; Bank of Cyprus Group; Bank of India; Barclays Bank Plc; Barclays Private; Clients International Limited; BNP Paribas Johannesburg; Commerzbank AG Johannesburg; Credit Suisse AG; Credit Suisse Securities (Europe) Limited; Eco Bank; Export-Import Bank of India; Fairbairn Private Bank (Isle of Man) Limited; Fairbairn Private Bank (Jersey) Limited; First Bank of Nigeria; Fortis Bank (Nederland) N.V.; Hellenic Bank Public Company Limited; HSBC Bank International Limited; Icici Bank Limited; KfW Ipex-Bank GmbH; Lloyds TSB Offshore Limited;

Category	Bank
	<p>Millennium BCP; National Bank of Egypt; NATIXIS Southern Africa Representatives Office for Southern Africa; Sumitomo Mitsui Banking Corporation; The Bank of New York Mellon; The Bank of Tokyo-Mitsubishi UFJ, Ltd; The Mauritius Commercial Bank Limited; The Rep. of for Southern and Eastern Africa of the Export-Import Bank of China; UBS AG; Unicredit Bank AG; Union Bank of Nigeria Plc; Vnesheconombank; Wachovia Bank, N.A.; Wells Fargo Bank, National Association; Zenith Bank Plc.</p>

Source: SARB (2012)

Appendix Two: CMD Programme module outcomes

Module	Outcomes
Management and Leadership (MAL)	<ol style="list-style-type: none"> 1. Demonstrate an understanding of the role and functions of managers. 2. Demonstrate an understanding of the different leadership styles and models. 3. Demonstrate an understanding of the development of leadership skills. 4. Demonstrate an understanding of the role of decision-making, learning, creativity and innovation in management and leadership. 5. Demonstrate an understanding of the forming and management of groups within an organisation. 6. Demonstrate an understanding of the importance of ethics within a business environment and the management of diversity within the workplace. 7. Demonstrate an understanding of the importance of motivating employees and communicating effectively. 8. Demonstrate an understanding of entrepreneurship within a business context.
Strategic Management (STM)	<ol style="list-style-type: none"> 1. Define and conceptualise strategic management. 2. Discuss the fundamentals and process of strategic management. 3. Explain the need for and importance of strategic management. 4. Describe the benefits of strategic management. 5. Describe the limitations and risks of strategic management. 6. Discuss the relevance and importance of competitive advantage in strategic management. 7. Discuss the three levels of strategy. 8. Discuss the concept of strategic intent.

Module	Outcomes
	9. Explain the role of vision, mission and value statements in strategic management. 10. Formulate vision, mission and value statements. 11. Discuss the importance of objectives-setting in support of strategy.
Human Resource Management (HRM)	1. Define human resource management. 2. Discuss the importance of quality assurance within human resource management structures. 3. Demonstrate an understanding of the different legislations impacting on employment relationships. 4. Understand the impact and importance of employment equity and diversity management. 5. Demonstrate an understanding of employee developmental and training needs. 6. Demonstrate an understanding of the change management process within an organisation.
Marketing Management (MKTL5)	1. Demonstrate a coherent understanding of the nature of marketing management. 2. Demonstrate a critical understanding of the micro-environmental components of the marketing environment. 3. Demonstrate an understanding of the factors that influence consumer behaviour. 4. Demonstrate an understanding of the nature of market segmentation. 5. Discuss the marketing research process. 6. Demonstrate an understanding of the classification of products and services. 7. Discuss the interaction between distribution and the other three marketing instruments. 8. Discuss the promotion mix elements of advertising, direct marketing, sales promotion, public relations and personal selling in terms of its management issues.

Module	Outcomes
	<ol style="list-style-type: none"> 9. Analyse the factors that will influence the determination of the price of a product or service. 10. Demonstrate an understanding of how effective customer service should be managed.
Financial Management (FIN)	<ol style="list-style-type: none"> 1. Demonstrate an understanding of the difference between financial management and financial accounting. 2. Demonstrate an understanding of financial statements. 3. Demonstrate an understanding of the various financial market instruments. 4. Describe the role of financial markets. 5. Explain the meaning of and relationship between risk and return. 6. Explain the concept 'time value of money' and its relevance in financial management. 7. Discuss the concept of cost of capital. 8. Explain the purpose of capital investment decisions. 9. Explain the importance of working capital management within a company.
Project Management (PMA)	<ol style="list-style-type: none"> 1. Discuss the necessity for project management application. 2. Develop and illustrate a project lifecycle for a work-related project. 3. Explain how project management fits in within the five knowledge areas of management. 4. Demonstrate an understanding of the processes required to ensure that a project includes all work required to complete it successfully. 5. Define project integration management. 6. Define and discuss communication in a project management context. 7. Discuss the time management process within project management.

Module	Outcomes
	<ul style="list-style-type: none"> <li data-bbox="435 259 1401 353">8. Demonstrate an understanding of the staffing of projects within an organisational context. <li data-bbox="435 365 1401 459">9. Describe the stages in the development of quality management within a project management context. <li data-bbox="435 470 1401 564">10. Demonstrate an understanding of budgeting within a project management context. <li data-bbox="435 575 1401 669">11. Demonstrate an understanding of risks associated with project management.

Appendix Three: Consent Form

Research Project Title: A learner's perspective on the Certificate in Management Development training programme: A review and a critique

You are invited to participate in a research study conducted by Chimene Tankou. The purpose of this questionnaire is to gauge present students' perspectives of the CMD programme, and to identify any obstacles related to the programme.

Background to the proposed research study

This research project is undertaken in an effort to address any barriers or obstacles that may be hindering the success of the CMD programme. Through an improved understanding of the banking sector, and the relevance of the CMD programme in the sector, the limitations that are present on the programme can be addressed successfully. The first section of this project provides a theoretical analysis and explanation of the literature to gain insight into the concept under study. The second section of the research project (which will commence in July 2015) entails a questionnaire constructed through a process of adaption and development to determine students' perceptions regarding the CMD programme. The third section involves the application of the questionnaire and the discussion of the data. The last section of the research project (2016) entails the construction of the recommendations to be implemented by the companies.

The purpose of this research is as follows:

- To undertake an investigation amongst the present students enrolled on the CMD programme to determine their perceptions of the programme
- To identify any barriers/obstacles in respect of the present programme
- To provide valid and sensitive information to the BankSETA to assist them in the development of strategies, with a view to improving the CMD programme.

Study methods

You will be asked to participate in a questionnaire that will take about 20 minutes to complete. Up to 160 respondents will be participating in this research and information gathered from your responses will be grouped with information from other respondents and **will not be reported on individually**. Reports will therefore be based on aggregated results.

Risk

There is no risk of potential harm to the respondents. Respondents' identities will be kept anonymous at all times. Information collected will be kept in a locked safe for a period of five years, after which time all documentation will be shredded. Information stored electronically will be password-protected.

Disadvantage of participation/non-participation

Non-participation will be of no disadvantage to participants.

Benefit

A feedback session will be conducted to share the findings with all relevant stakeholders. These findings will help to improve the delivery of the programme going forward.

Confidentiality

Data obtained for this study will be treated as confidential and will be stored securely in a locked safe. Your name will not be used in the report or in any publications. Individual results will **not** be released to any person, except at your request and with your authorisation.

Participation

Your participation in this study is voluntary. You may decline to participate, and there will be no penalty or loss as a result. You are free to not submit your questionnaire and any information obtained from you will not be used.

If you require further information, wish to withdraw your participation or if you have any problems concerning this study project you can contact the researcher via e-mail at Chimene@milpark.ac.za.

Researcher

Chimene Tankou

011 718 4000/ 078 473 3809

CONSENT FORM

I have read and understood the content of this form.	
The researcher has agreed to not reveal my identity or personal details, including in places where information about this project is published, or presented, in any public form.	
By responding to this questionnaire I understand that I have given full and informed consent to take part in this interview.	

I..... consent to be a subject of the study as described above.

Signature.....

Date.....

Appendix Four: Questionnaire

Survey Questionnaire: Perception of the CMD Programme

Dear colleagues,

I would appreciate your support in completing the following questionnaire as part of ongoing improvement of the CMD programme. The survey is about CMD students' perceptions of the CMD programme. This survey should take you less than 20 minutes to complete and your responses will be completely anonymous. The data will be used for research purposes only. Please ensure that you respond to every question to the best of your knowledge, as we require a true reflection of your opinion. Please call **Chimene Nukunah on 078 473 3809 with any queries related to this questionnaire.**

Aim

The aim of the study is to undertake an investigation amongst the students enrolled on the CMD programme to determine their perceptions of the programme, to identify any barriers or obstacles and to provide recommendations to the BankSETA.

Permission

I also kindly seek your permission to use the information and data supplied and note that taking this survey is voluntary. In other words, you may withdraw at any time, but we would highly appreciate your participation. Please place an 'X' in the appropriate box for "Yes" you give us permission or "No" you deny us permission and we promise to abide by your wish.

Yes	No
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Confidentiality Clause

Due to the sensitive nature of the information to be disclosed in this survey, under no circumstances will any individual information or any company specific information be disclosed to any other participant, other than for the purposes of providing aggregated data in the report.

SECTION A: DEMOGRAPHIC INFORMATION

Please answer the following background and demographic questions about yourself. The results of this information will only be used for the purpose of providing a summary format to describe different groups of respondents.

<p>A1. Age</p> <p>23 – <28 <input style="width: 50px;" type="text"/></p> <p>28 – <33 <input style="width: 50px;" type="text"/></p> <p>33 – <38 <input style="width: 50px;" type="text"/></p> <p>38 – <43 <input style="width: 50px;" type="text"/></p> <p>43 – <48 <input style="width: 50px;" type="text"/></p> <p>48 – <53 <input style="width: 50px;" type="text"/></p> <p>53 + <input style="width: 50px;" type="text"/></p> <p>A4. Race</p> <p>Black <input style="width: 50px;" type="text"/></p> <p>Coloured <input style="width: 50px;" type="text"/></p> <p>Indian <input style="width: 50px;" type="text"/></p> <p>White <input style="width: 50px;" type="text"/></p> <p>A6. Marital status</p> <p>Divorced <input style="width: 50px;" type="text"/></p> <p>Married <input style="width: 50px;" type="text"/></p> <p>Permanent relationship <input style="width: 50px;" type="text"/></p> <p>Separated <input style="width: 50px;" type="text"/></p> <p>Single <input style="width: 50px;" type="text"/></p> <p>Widow/Widower <input style="width: 50px;" type="text"/></p>	<p>A2. Gender</p> <p>Male <input style="width: 50px;" type="text"/></p> <p>Female <input style="width: 50px;" type="text"/></p> <p>A5. Current Rank</p> <p>Manager <input style="width: 50px;" type="text"/></p> <p>Supervisor <input style="width: 50px;" type="text"/></p> <p>Team leader <input style="width: 50px;" type="text"/></p> <p>Other <input style="width: 50px;" type="text"/></p> <p>A7. Class Venue</p> <p>JHB <input style="width: 50px;" type="text"/></p> <p>PTA <input style="width: 50px;" type="text"/></p> <p>W/C <input style="width: 50px;" type="text"/></p> <p>KZN <input style="width: 50px;" type="text"/></p> <p>E/C <input style="width: 50px;" type="text"/></p> <p>FS <input style="width: 50px;" type="text"/></p> <p>LIM <input style="width: 50px;" type="text"/></p>	<p>A3. Number of years employed in the banking industry</p> <p>0 – <5 years <input style="width: 50px;" type="text"/></p> <p>5 – <10 years <input style="width: 50px;" type="text"/></p> <p>10 – <15 years <input style="width: 50px;" type="text"/></p> <p>15 – <20 years <input style="width: 50px;" type="text"/></p> <p>20 – <25 years <input style="width: 50px;" type="text"/></p> <p>25 – <30 years <input style="width: 50px;" type="text"/></p> <p>30+ <input style="width: 50px;" type="text"/></p> <p>A8. Highest Qualifications</p> <p>Grade 12 <input style="width: 50px;" type="text"/></p> <p>National Certificate</p> <p>NQF Level 5 <input style="width: 50px;" type="text"/></p> <p>Advanced Certificate</p> <p>NQF Level 6 <input style="width: 50px;" type="text"/></p> <p>B. Degree <input style="width: 50px;" type="text"/></p> <p>Other undergraduate <input style="width: 50px;" type="text"/></p> <p>Honours <input style="width: 50px;" type="text"/></p> <p>Masters <input style="width: 50px;" type="text"/></p> <p>Other <input style="width: 50px;" type="text"/></p> <p>Post-graduate <input style="width: 50px;" type="text"/></p>
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SECTION B: METRICS

Please answer each of the following questions. Please note that there are no right or wrong answers in this section. Kindly read the question carefully and answer all the questions to the best of your knowledge. Answers must reflect current practices and not the ideal.

Please read carefully. Please choose the one option that best represents your views by placing an 'X' in the appropriate box.

Phase One: Internal perceptions of the CMD programme

Relevance

To what extent do you agree/disagree with the following statements?

Relevance of the CMD programme	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1. The CMD programme is relevant to the South African banking sector.					
2. The CMD programme is relevant to my current role.					
3. The CMD programme is at the right level.					
4. The modules in the CMD programme are relevant in addressing current workplace issues.					
5. The CMD programme contributes to the transformation of the					

Relevance of the CMD programme	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
banking sector in South Africa.					
6. The CMD programme has made me more marketable in the banking industry.					

Training material

Perception of the training material	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
7. The study guide was received on time in order for me to prepare for the class block.					
8. The study guide is easy to comprehend.					
9. The study guide covers all the specific outcomes of the module.					
10. The prescribed textbook is easy to understand.					
11. The lecture slides assist in the learning process.					
12. The support materials (mock papers, exercise guides, etc.) loaded on <i>myMilpark</i> facilitate learning.					

Facilitator

Facilitator	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
13. The facilitator is knowledgeable about the subject.					
14. The facilitator is well prepared for each class block.					
15. The facilitator incorporates practical examples to enhance a broader understanding of the subject.					
16. The facilitator encourages us to participate in class by welcoming discussions.					
17. The facilitator has a positive attitude towards the class.					
18. The facilitator is easily accessible for guidance.					

Phase Two: External perceptions of the CMD programme

Venue

Venue	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
19. The chairs in the classroom are comfortable.					
20. The venue is accessible.					
21. The classroom is well-lit.					
22. The classroom temperature is appropriate.					
23. I can see the board/slides clearly.					
24. There is enough parking at the venue.					

Safety

Safety on the CMD programme	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
25. I feel safe when travelling to the venue.					
26. There are security measures in place to protect me at the venue.					
27. My car is safe in the parking bay.					

Safety on the CMD programme	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
28. I feel safe when interacting with my colleagues.					
29. The venue is equipped with all necessary fire-suppression systems (e.g. fire extinguishers, signage and hose reels).					

Are there any additional comments you would like to make on how you perceive the CMD programme?

Thank you for completing the questionnaire.

Appendix Five: Codebook

Dimension	Ques #	Question	Response	Code
Demographical Information	A1	Age	23 – < 28	1
			28 – < 33	2
			33 – < 38	3
			38 – < 43	4
			43 – < 48	5
			48 – < 53	6
			53 +	7
	A2	Gender	Male	1
			Female	2
	A3	Number of years employed in the banking industry.	0 – < 5	1
			5 – < 10	2
			10 – < 15	3
			15 – < 20	4
			20 – < 25	5
			25 – < 30	6
			30 +	7
	A4	Race	Black	1
			Coloured	2
			Indian	3
			White	4
	A5	Rank	Manager	1
			Supervisor	2
			Team Leader	3
			Other	4
	A6	Marital Status	Divorced	1
			Married	2
			Permanent Relationship	3
			Separated	4
			Single	5
			Widow/Widower	6
	A7	Venue	JHB	1
			PTA	2
			W/C	3
			KZN	4
			E/C	5
			N/C	6
			LIM	7

Internal Perception: Relevance	A8	Highest Qualification	Grade 12	1
			NQF 5 Certificate	2
			NQF 6 Advanced Certificate	3
			B-Degree	4
			Undergrad – Other	5
			Honours	6
			Masters	7
			Postgrad – Other	8
	B1	The CMD programme is relevant to the South African banking sector.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B2	The CMD programme is relevant to my current role.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B3	The CMD programme is at the right level.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B4	The modules in the CMD programme are relevant in addressing current workplace issues.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B5	The CMD programme contributes to the transformation of the banking sector.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B6	The CMD programme has made me more marketable in the banking industry.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5

Internal Perception: Training Material	B7	The study guide was received on time in order for me to prepare for the class block.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B8	The study guide is easy to understand.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B9	The study guide covers all the specific outcomes of the module.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B10	The prescribed textbook is easy to understand.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B11	The lecture slides assist in the learning process.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B12	The support materials (mock papers, exercise guides, etc.) loaded on <i>myMilpark</i> facilitate learning.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
Internal Perception: Facilitator	B13	The facilitator is knowledgeable about the subject.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B14	The facilitator is well prepared for each class block.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5

	B15	The facilitator incorporated practical examples to enhance a broader understanding of the subject.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B16	The facilitator encourages us to participate in class by welcoming discussions.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B17	The facilitator has a positive attitude towards the class.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B18	The facilitator is easily accessible for guidance.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
External Perception: Venue	B19	The chairs in the classroom are comfortable.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B20	The venue is accessible.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B21	The classroom is well-lit.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B22	The classroom temperature is appropriate.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5

	B23	I can see the board/slides clearly.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B24	There is enough parking at the venue.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
External Perception: Safety	B25	I feel safe when travelling to the venue.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B26	There are security measures in place to protect me at the venue.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B27	My car is safe in the parking bay.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B28	I feel safe when interacting with my colleagues.	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5
	B29	The venue is equipped with all necessary fire-suppression systems (e.g. fire extinguishers, signage and hose reels).	Strongly disagree	1
			Disagree	2
			Not sure	3
			Agree	4
			Strongly agree	5

Appendix Six: Students' formative and summative results

No	MKT L5 Test	MKT L5 Ass	MKTL 5 Exam	MKTL 5-Final	HRM Ass	HRM Exam	HRML5- Final	MAL Test	MAL Ass	MAL Exam	MAL - Final	FIN Test	FIN Ass	FIN Exa m	FIN- Final
1	60	74	44	51	64	54	57	60	70	69	68	70	70	40	50
2	50	92	41	50	49	54	53	60	54	31	39	30	48	43	42
3	45	86	47	53	49	41	43	45	50	19	28	50	48	17	27
4	60	66	53	56	57	50	52	60	52	49	51	65	60	50	54
5	35	90	34	43	58	50	52	55	58	23	33	40	68	23	32
6	55	90	47	55	61	56	58	90	72	53	61	70	68	71	70
7	60	90	53	60	49	59	56	70	54	70	70	85	68	69	71
8	65	88	46	55	51	50	50	50	74	54	56	50	46	61	57
9	45	84	59	61	62	51	54	75	68	54	59	65	76	77	75
10	65	78	44	52	43	47	46	60	16	34	35	55	38	39	41
11	80	90	51	61	61	44	50	75	68	53	59	55	62	54	56
12	60	62	39	46	62	44	50	75	54	50	55	60	60	50	53
13	55	52	64	61	57	74	69	55	68	54	56	55	58	46	50
14	50	82	30	41	66	37	46	40	56	33	38	60	70	53	57
15	65	100	59	66	66	54	58	55	76	73	71	75	90	71	75
16	80	60	69	69	64	56	58	75	0	71	61	75	0	64	56
17	80	84	84	83	64	74	71	80	70	53	60	95	96	53	66
18	85	82	73	76	66	64	65	65	76	86	82	85	80	50	60
19	60	98	61	66	66	67	67	65	84	50	58	85	86	46	58
20	60	90	49	57	64	54	57	50	34	53	50	60	70	43	50
21	40	100	50	56	64	44	50	50	68	53	55	65	86	74	75
22	75	82	56	63	61	67	65	95	68	56	64	90	92	79	83
23					81	50	59	100	82	51	63				
24	85	82	77	79				85	90	64	71				
25	75	92	43	55	80	66	66	65	62	47	52	65	82	72	72
26	85	82	66	72	62	73	70	100	92	69	77	95	100	83	88
27	55	70	53	57	58	50	52	50	74	59	60	85	72	41	52
28	60	70	51	55	62	66	65	70	74	47	55	100	90	80	85
29	70	90	64	69	64	50	54	100	80	69	75	95	80	66	73
30	90	82	64	71	72	54	59	60	76	70	69	70	82	40	51
31	65	96	44	55	52	70	65	50	82	44	51	60	72	43	50
32	55	80	59	62	63	49	53	60	70	56	59	55	78	53	57
33	80	66	59	63	64	50	54	90	63	66	69	90	58	43	52
34	60	66	46	51	73	51	58	80	86	69	73	85	82	57	65
35	70	96	87	86	64	70	68	95	56	71	73	85	66	81	80
36	75	96	71	76	58	59	59	80	78	47	57	100	88	66	74
37	65	62	43	50	58	64	62	80	80	41	53	90	96	69	76
38	90	90	79	82	74	53	59	95	88	73	79	80	52	86	80
39	50	64	61	60	55	41	45	55	74	53	57	60	80	37	47
40	55	86	51	57	59	54	56	55	80	47	53	60	86	51	58
41	55	52	49	51	54	56	55	50	66	49	52	80	60	59	62
42	60	88	51	58	58	51	53	70	70	60	63	85	88	60	68
43	80	76	69	72	59	67	65	100	70	70	75	95	68	70	74
44	60	70	66	66	64	67	66	80	62	67	68	90	64	81	80
45	50	72	56	58	48	60	56	55	46	53	52	75	72	43	52
46	70	94	59	66	64	54	57	65	80	67	69	90	92	53	64
47	70	32	47	50	58	49	52	95	72	61	68	75	64	53	58
48	80	78	60	66	63	54	57	75	80	76	77	70	76	51	58

49	75	78	69	71	57	77	71	95	86	54	65	100	94	87	90
50	55	64	56	55	57	49	51	60	76	60	62	80	67	51	57
51	80	66	40	50	61	50	53	65	80	54	60		66	51	56
52	65	88	60	65	55	41	45	65	78	46	54	55	68	83	81
53	55	76	59	61	54	57	56	65	76	50	56	80	66	41	51
54	65	92	49	58	52	61	58	80	68	44	53	70	100	70	75
55	75	88	59	66	82	61	67	65	68	61	63	65	58	57	59
56	90	84	84	85	84	63	69	90	90	84	86	80	94	60	68
57	70	88	50	59	52	50	51	60	58	56	57	40	88	47	52
58	50	88	41	50	65	53	57	75	90	43	55	90	100	66	75
59	65	90	59	65	65	53	57	70	70	64	66	90	94	43	58
60	70	98	53	62	76	54	61	55	66	56	58	80	84	40	53
61	100	96	86	90	84	67	72	90	82	76	79	100	94	67	76
62	65	96	56	64	85	84	61	85	84	61	68	50	70	44	48
63	55	84	50	56	76	40	51	75	72	59	63	70	78	51	58
64	75	60	41	50	58	46	50	75	58	50	55	75	72	44	53
65	65	92	61	66	64	50	54	70	70	67	68	55	96	49	57
66	45	84	57	59	52	54	53	75	64	69	69	60	84	43	52
67	30	88	44	48	58	47	50	50	76	59	46	75	86	47	57
68	80	78	59	65	76	59	64	65	70	60	62	60	66	44	50
69	70	98	57	65	80	50	59	65	80	60	64	65	88	77	77
70	60	94	51	59	82	54	62	85	64	56	62	75	86	44	55
71	85	100	77	82	76	59	64	95	90	63	72				
72	55	64	49	52	54	39	44	60	68	44	50	60	62	41	51
73	75	90	66	71				85	86	50	61	90	92	41	56
74	70	78	36	46	76	63	67	65	66	50	55	70	92	50	59
75	75	70	40	50	65	50	55	70	82	54	61	85	94	69	75
76	75	34	61	48	58	50	52	70	82	40	51	75	66	69	70
77	40	40	50	47	52	46	48	65	74	40	50	50	64	59	58
78	40	74	53	54	57	60	59	75	56	69	68	35	58	14	24
79	70	100	80	82	62	69	67	75	90	70	74	90	100	86	89
80	80	90	60	68	59	56	57	85	76	70	73	80	68	59	64
81	65	86	63	67	54	50	51	65	66	50	55	50	70	47	51
82	55	64	41	47	54	30	37	65	56	30	39	60	58	44	48
83	45	60	54	54	62	51	54	50	60	59	58	35	70	26	34
84	65	90	56	63	54	53	53	75	72	51	58	80	68	43	52
85	50	90	40	50	61	56	58	70	74	46	54	50	88	76	74
86	55	94	47	55	61	53	55	50	60	60	59	55	90	54	60
87	45	42	44	44	62	54	56	75	52	50	54	35	48	46	45
88	45	98	60	64	38	71	61	85	84	54	63	75	58	53	63
89	70	84	44	54	54	80	72	80	76	64	64	70	58	53	56
90	45	82	49	54	57	43	47	75	68	51	57	50	76	46	51
91	45	98	47	55	57	50	52	50	70	34	42	50	58	24	33
92	55	98	63	67	56	54	55	65	72	51	56	30	80	49	51
93	85	96	76	81	61	54	56	90	88	56	66	85	98	44	58
94	55	82	56	60	57	46	50	70	78	43	52	65	82	49	57
95	55	92	73	73	62	57	59	75	70	59	63	50	58	53	53
96	70	76	51	58	62	61	61	75	74	69	71	80	68	43	52
97	80	92	66	73	62	50	54	85	84	60	68	65	74	43	51
98	70	84	51	59	59	56	57	90	64	54	61	80	74	73	74
99	60	88	61	65	57	47	50	80	78	50	59	75	72	47	55
100	60	100	63	68	75	51	58	60	88	64	67	85	86	59	67

101	55	84	50	56	60	40	52	70	70	54	59	85	80	73	76
102	60	90	56	62	75	63	67	75	68	59	63	95	92	89	91
103	75	86	40	52	60	56	57	75	82	47	57	100	66	50	60
104	75	98	96	93	75	71	72	95	90	91	92	100	94	91	93
105	55	92	50	57	79	40	52	70	84	50	58	65	82	61	65
106	85	54	49	55	60	60	60	75	88	56	64	100	98	61	72
107	55	78	44	51	79	40	52	60	54	17	29	80	64	34	45
108	70	84	56	62	75	57	62	70	50	51	54	90	72	83	82
109	70	82	50	58	60	64	63	75	60	60	62	50	64	49	51
110	80	88	56	64	79	51	59	75	76	49	57	70	100	54	63
111	75	58	49	54	75	51	58	65	76	59	63	95	84	46	59
112	75	74	40	51	64	63	63	95	90	64	73	85	90	41	55
113	90	84	79	81	64	60	61	95	84	84	86	100	90	84	87
114	85	84	90	89	79	84	83	95	100	93	95	100	100	86	90
115	75	62	56	60	60	61	61	90	84	66	72	90	86	50	61
116	85	92	51	62	64	63	63	90	78	64	70	90	74	63	69
117	75	64	56	60	75	51	58	95	80	66	73	80	94	47	59
118	75	80	40	51	64	44	50	65	60	50	55	85	58	40	50
119	65	84	47	55	79	56	63	60	60	54	54	80	66	74	74
120	65	58	66	65	79	51	59	75	78	54	61	95	92	64	73
121	75	64	57	61	64	44	50	80	78	43	54	70	92	54	62
122	65	82	60	64	64	63	63	85	66	56	62	95	72	67	72
123	65	52	60	60	60	56	57	90	60	57	62	80	50	70	69
124	55	58	41	46	53	51	52	60	62	57	58	70	80	50	58
125	55	60	50	52	59	50	53	55	52	31	38	55	64	44	48
126	85	74	61	67	63	69	67	85	88	90	89	90	88	59	68
127	65	96	47	57	82	47	58	65	78	47	55	90	98	57	68
128	45	58	46	48	66	51	56	70	66	39	48	85	94	56	66
129	60	90	67	69	66	67	67	85	78	51	60	95	98	56	68
130	70	74	63	66	66	57	60	75	72	64	67	50	80	61	62
131	65	82	73	73	58	63	62	90	70	57	64	85	98	46	60
132		68	51	56	32	50	45	60		66	55	55	0	70	57
133	60	82	54	59	66	51	56	60	56	61	60	50	78	47	52
134	70	92	40	52	73	50	57	55	78	44	51	80	78	60	66
135	85	70	81	80	63	64	64	90	74	67	72	85	90	76	80
136	0	64	0	0		52	0	70	70	43	51	80	94	56	65
137	75	74	49	57	66	51	56	70	86	60	65	90	98	54	66
138	70	70	66	67	66	51	56	75	76	64	68	95	88	50	63
139	65	56	73	69	61	69	67	80	56	51	56	85	94	43	57
140	90	90	73	81	63	59	60	90	76	57	65	90	98	43	58
141	65	72	57	61	63	43	50	75	76	57	63	90	94	77	82
142	75	96	84	85	79	69	72	75	82	80	80	75	88	50	60
143	95	90	70	77	63	71	69								
144								80	70	67	69	90	96	83	86
145	65	74	40	50	75	60	65	65	76	64	66	65	72	86	81
146	70	76	56	61	64	61	62	70	80	50	58	80	82	60	66
147	80	84	89	81	62	73	70	90	92	89	90	100	100	89	92
148	60	78	57	61	62	67	66	95	68	46	57	90	84	56	65
149	50	80	59	61	60	54	56	50	68	66	64	75	66	41	50
150	60	80	49	55	67	56	59	80	84	59	66	45	68	46	50
151	55	94	80	79	69	53	58	90	70	63	68	65	50	66	64
152	30	82	51	53	60	50	53	60	76	61	63	70	68	81	77

153	65	90	57	63	70	57	61	55	66	54	56	60	84	64	66
154	65	58	57	59	59	53	55	70	88	53	61	65	76	67	68
155	70	76	43	52	56	60	59	65	50	54	55	70	54	46	51
156	50	76	48	51	60	50	53	35	43	31	33	40	50	47	46
157	55	96	62	67	65	47	52	80	70	63	67	80	76	40	51
158	85	60	59	63	63	70	68	90	76	47	58	90	66	60	65
159	70	60	57	59	53	59	57	85	44	46	52	70	40	69	65
160	60	68	56	57	67	56	59	85	56	66	68	90	52	43	51
161	50	60	51	52	54	56	55	30	42	56	50	60	48	24	33
162	65	90	57	63	56	59	58	60	68	61	62	75	68	64	66
163	55	58	57	57	57	57	57	85	86	54	64	60	82	63	65
164	60	62	47	51	37	0	0	0	0	0	0	0	0	0	0
165	50	74	59	60	69	49	55	90	66	64	68	75	72	43	52
166	75	90	80	81	63	63	63	80	80	89	86	75	98	81	83
167	70	84	46	55	62	50	54	55	56	47	50	80	60	47	54
168	75	60	59	62	64	50	54	65	72	41	50	50	66	61	60
169	55	26	39	40	61	53	55	70	44	50	52	50	88	74	73
170	35	58	53	51	56	50	52	45	52	26	33	45	8	39	35
171	55	64	53	55	60	59	59	55	76	47	53	50	56	47	48
172	65	50	50	48	46	53	51	65	50	41	46	65	60	29	39
173	35	38	83	69	43	53	50	65	68	50	55	55	60	57	57
174	45	66	54	55	56	46	50	70	68	39	48	35	86	36	44
175	45	68	40	45	57	44	48	65	58	30	40	45	70	59	59
176	75	94	57	65	61	61	61	65	80	71	72	90	86	50	61
177	55	88	57	62	62	44	50	65	78	50	57	50	70	60	60
178	65	74	56	60	69	56	60	85	0	54	50	70	78	64	67
179	90	72	49	59	68	46	53	85	78	54	62	90	76	50	60
180	65	78	49	56	69	50	56	45	64	39	44	80	76	53	61
181	60	66	61	62	79	53	61	75	50	50	54	60	72	54	58
182	50	58	60	58	60	47	51	50	64	61	60	75	64	50	56
183	0	0	0	0	0	0	0	65	80	43	52	45	70	0	0
184	60	88	41	51	59	47	51	75	56	77	74	0	60	76	62
185	50	38	43	43	79	50	59	65	74	17	33	45	64	43	47
186	65	72	0	0	52	50	51	70	44	56	56	85	66	44	54
187	65	94	67	71	69	60	63	90	84	54	64	85	84	83	84
188	65	84	87	83	79	69	72	60	58	63	62	60	0	63	53
189	65	96	63	68	70	49	55	70	76	54	60	75	60	46	53
190	60	58	53	55	69	51	56	65	66	60	62	50	78	61	62
191	65	56	67	65	79	54	62	90	92	61	70	85	80	63	69
192	60	68	43	50	63	49	53					65	70	50	55
193	65	56	61	61	60	56	57	65	74	53	58	65	64	61	55
194	75	90	70	74	62	70	68	80	66	49	56	70	44	73	68
195	70	92	63	68	60	66	64	100	96	73	81	85	66	71	71
196	65	44	67	63	59	50	53	90	64	40	51	75	82	43	54
197	80	76	46	56	60	54	56	65	74	43	51	65	62	73	70
198	75	78	43	53	60	51	54	95	70	49	59	60	68	50	54
199	80	100	61	70	60	66	64	95	78	71	76	90	76	70	74
200	85	76	69	73	60	64	63	85	52	80	77	100	92	66	75

Appendix Seven: Level Three Interview Questions

Introduction

The purpose of these interviews is to investigate Level Three of Kirkpatrick's (1987) model that measures **behaviour**, which is the extent of the applied on-the-job learning (implementation).

Interviews – Level Three of Kirkpatrick

Purpose: The intention of Level Three is to measure behaviour . In other words, whether job performance changes as a result of the training.	Rationale: Does this question help to meet the purpose of this level and is it in line with the theoretical framework?
1. Have you experienced any changes to the student's behaviour at the workplace that could be as a result of the CMD programme?	Testing behavioural changes
2. Is there any evidence of improvement in the student's job performance resulting from the CMD programme?	Testing job performance
3. What aspects of the student's performance are a reflection of a transfer of knowledge from this programme to the student's job?	Training transfer and implementation
4. How has the student's involvement on this programme created opportunities for promotion?	Performance
5. Would you participate in similar programmes? Why?	Performance

Appendix Eight: Level Four Interview Questions

Introduction

Interviews will be conducted with BankSETA staff members to address Level Four of the model, which assesses the cost versus the benefits of the programme on learners' career development, as well as its impact on the organisation.

Interview questions

Semi-structured interviews will be used to give the interviewer a wide-range category of themes with the ability to vary the way in which the questions are asked and to ask new questions in the context of the research situation (Saunders *et al.*, 2009:320).

Purpose: The intention of Level Four is to test results . The impact of the programme on the organisation.	Rationale: Does this question help to meet the purpose of this level and is it in line with the theoretical framework?
1. Can you describe the impact of the CMD programme on your organisation's functioning?	Testing results of the programme
2. How would you describe the return on investment of this programme? Are there any benefits associated with this programme? If yes, is it worth the time and money spent on running the programme? If not, please explain.	Testing cost versus benefits
3. Which areas of the organisation have benefitted most from this training programme? Explain why please.	Value to the organisation

4.	How has this programme contributed to the organisation's career development plan for the student?	Career development
5.	Would you sponsor similar programmes?	Value to the organisation

Appendix Nine: UNISA Ethical Certificate



DEPARTMENT OF HUMAN RESOURCE MANAGEMENT RESEARCH, ETHICS AND INNOVATION COMMITTEE

11 May 2015

Ref #: 2015_HRM_003
Name of applicant: C. Nukunah
Student #: 48616540

Dear Mrs Chimene Nukunah,

Decision: Ethics Approval

Student: Mrs Chimene Nukunah, [Chimene@milpark.ac.za, 0784733809]

Supervisor: Prof A Bezuidenhout [bezuia@unisa.ac.za; 012 429 3941]

Co-supervisor: Mrs AM Hyra [Hyraam@unisa.ac.za; 021 429 2824]

Proposal: A learner's perspective on the CMD training programme of the BANKSETA: A Review and a critique

Qualification: M.Com Business Management (with specialisation in Human Resource Management)

Thank you for the application for research ethics clearance to the Department of Human Resource Management Research Ethics Review Committee for the above mentioned research. Final approval is granted for the duration of the project.

Full approval: The application was reviewed in compliance with the Unisa Policy on Research Ethics by the Department of Human Resource Management Research, Ethics and Innovation Committee on 28 April 2015.

The proposed research may now commence with the proviso that:

- 1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
- 2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the Human Resource Management Ethics Review Committee. An amended application could be requested if there are substantial changes from the existing proposal, especially if those



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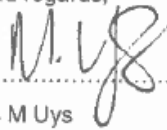
changes affect any of the study-related risks for the research participants.

- 3) The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.
- 4) Please ensure that confidentiality agreements are in place with transcriber as well as coder, prior to fieldwork.

Note:

The reference number [2015_HRM_003] should be clearly indicated on all forms of communication (e.g. Webmail, E-mail messages, letters) with the intended research participants, as well as with the Department of Human Resource Management Research, Ethics and Innovation Committee.

Kind regards,



Ms M Uys

HRM Research Ethics Portfolio Manager

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Prof RT Mpofu

Acting Executive Dean

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